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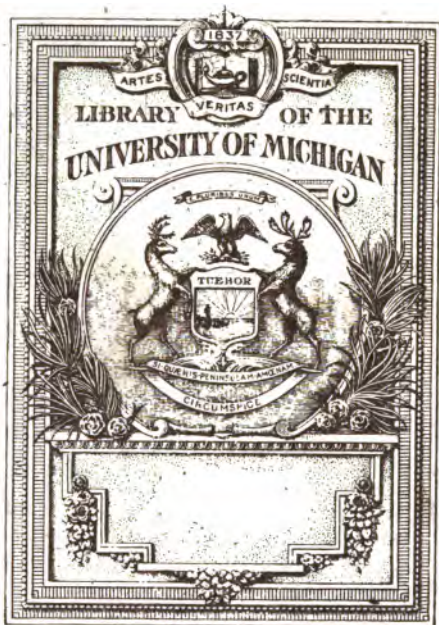
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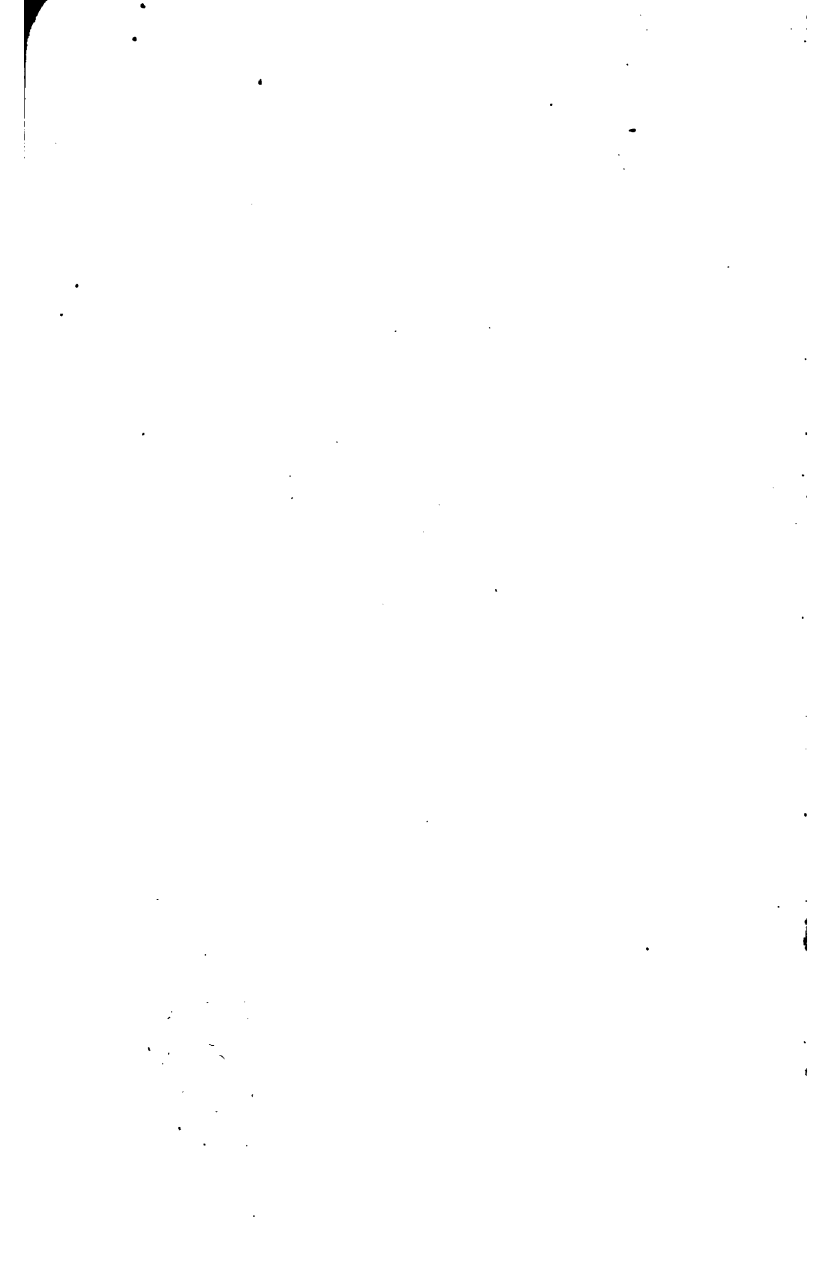
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THE GIFT OF
Prof. James Glover

MG
8881
FG31

7-1-82 6.2.87



"I'ses a known truth to pass a thousand nothings with."

FOURTH ANNUAL EDITION

LIFE INSURANCE MANUAL.

Application Agreements, and Complete Policy Forms

OF

THIRTY LIFE INSURANCE CO.'S IN THE U. S..

WITH ACCOMPANYING

ESTIMATES, AND TABLES OF PREMIUM RATES, GUARANTEED CASH VALUES, PAID-UP VALUES, RESERVE TABLES, ETC.

FOR AGENTS' USE.

PUBLISHED BY

A. J. FLITCRAFT,

609 MAPLE AVENUE.

OAK PARK, ILL., U. S. A.

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OAK PARK, ILLINOIS, March 2, 1891.

COMPANIES.

COMMENCED BUSINESS.

| | |
|---|-----------------|
| Ætna, of Hartford, Conn. | January, 1850 |
| Berkshire, of Pittsfield, Mass. | September, 1851 |
| Connecticut General, of Hartford, Conn. | October, 1865 |
| Connecticut Mutual, of Hartford, Conn. | December, 1846 |
| Equitable, of Des Moines, Ia. | February, 1867 |
| Equitable, of New York. | July, 1859 |
| Germania, of New York. | July, 1860 |
| Home, of N. Y. | May, 1860 |
| John Hancock, of Boston, Mass. | December, 1862 |
| Manhattan, of New York. | August, 1850 |
| Massachusetts Mutual, of Springfield, Mass. | August, 1851 |
| Michigan Mutual, of Detroit, Mich. | August, 1867 |
| Mutual Benefit, of Newark, N. J. | April, 1845 |
| Mutual Life, of New York. | February, 1843 |
| Mutual Life, of Kentucky. | June, 1866 |
| National, of Montpelier, Vermont. | February, 1850 |
| New England Mutual, of Boston, Mass. | December, 1843 |
| New York Life, of New York. | April, 1845 |
| Northwestern Mutual, of Milwaukee, Wis. | November, 1858 |
| Pacific Mutual, of California. | January, 1868 |
| Penn Mutual, of Philadelphia, Pa. | May, 1847 |
| Phoenix Mutual, of Hartford, Conn. | May, 1851 |
| Provident Life and Trust Co., of Philadelphia, Pa. | June, 1865 |
| Prudential Insurance Co. of America, Newark, N. J. | January, 1876 |
| State Mutual, of Worcester, Mass. | June, 1845 |
| Travelers, of Hartford, Conn. | July, 1866 |
| Union Central, of Cincinnati, Ohio. | March, 1867 |
| Union Mutual, of Portland, Maine. | October, 1849 |
| United States, of New York. | March, 1850 |
| Washington, of New York. | February, 1860 |

Renewable Term Policy.

No. 78469.

\$10,000.00

ÆTNA LIFE INSURANCE COMPANY

OF HARTFORD, CONN.

RENEWABLE TERM
POLICY.

PREMIUM, \$173.00
AGE, 35

This Policy of Insurance Witnesseth, That the ÆTNA LIFE INSURANCE COMPANY, in consideration of the representations and declarations made to it in the application for this Policy, and of the *annual* Premium of *One Hundred Seventy-three* Dollars and *Sixty* Cents, to be paid to it on or before the *First* day of *January* in each and every year during the continuance of this Policy,

DOES HEREBY INSURE THE LIFE of *James E. Tristram* (hereinafter called the insured), of *Oak Park*, County of *Cook*, State of *Illinois*, in the sum of *Ten Thousand* Dollars, for the term of *Ten Years*, commencing at the date hereof, and ending on the *First* day of *January*, 1899 at 12 o'clock, at noon. The said sum insured to be paid at the office of this Company, in Hartford, Connecticut, to *his wife, Ella Tristram, if living; otherwise to his* executors, administrators, or assigns, within ninety days after due notice and proof of the death of the said insured during the continuance of this Policy; any portion of the whole premium for the current year remaining unpaid, or any other indebtedness to this Company on account of this Policy, being first deducted therefrom.

THIS POLICY IS ISSUED AND ACCEPTED UPON THE FOLLOWING
EXPRESS CONDITIONS AND AGREEMENTS:

SECTION 1. The answers, representations, and declarations contained in or indorsed upon the application for this insurance, which application is hereby referred to and made a part of this contract, are warranted by the insured to be true; and if this Policy has been obtained by fraud, misrepresentation, or concealment, or if the insured shall commit suicide, or die in consequence of a duel, or in consequence of his violation of any law wherever he may be, or if he shall become so far intemperate as to impair his health, or induce delirium tremens, then in each and every of the foregoing cases this Policy shall be absolutely null and void.

SEC. 2. This Policy shall not take effect until the advance premium hereon shall have been actually paid, during the lifetime of the insured; and if any subsequent premium on this Policy be not paid when due, during the lifetime of the said insured, then this Policy shall cease and determine—except as hereinafter provided; and no premium on this Policy shall be considered paid, unless a receipt shall be given therefor, signed by the President or Secretary of the Company.

ÆTNA LIFE INSURANCE COMPANY.

SEC. 3. The said insured is permitted to reside in any settled portion of the United States and British America, excepting that he is not permitted to go south of the thirty-second parallel of north latitude, from the first day of July to the first day of November. He is also permitted to reside in any settled portion of the Eastern Hemisphere, lying north of the forty-second parallel of north latitude, and west of the fortieth meridian of longitude, east from Greenwich, at all seasons of the year, and in Italy, south of said forty-second parallel, excepting from the first day of July to the first day of November; and he may also pass as a passenger by the usual routes and means of public conveyance, to and from any port or place within the foregoing limits; but if he shall, at any time during the continuance of this Policy, pass beyond or be without the foregoing limits, or shall be personally engaged in blasting, mining, or submarine operations, or in the manufacture or transportation of explosive substances, or as an employee in any capacity, in service on any sea, river, lake, or other body of water, or upon any railroad, or if he shall enter into any military or naval service, whether voluntary or otherwise,—the militia when not in actual service alone excepted—without the consent of this Company previously given in writing, signed by the President or Secretary, then, in each and every of the foregoing cases, this Policy shall become and be null and void.

SEC. 4. Any assignment of this Policy shall be attached hereto, and a copy thereof furnished said Company; and any claim against this Company, arising under this Policy, made by any assignee, shall be subject to proof of interest; but in no case does the Company guarantee the validity of an assignment.

SEC. 5. All agreements made by this Company are signed by its President or Secretary. No other person can alter or waive any of the conditions of this Policy, or issue permits of any kind, or make an agreement binding upon the Company.

SEC. 6. Permits for residence or travel outside of the limits prescribed above, or to engage in occupations hereby prohibited, may be granted at the option of the Company, and on payment of extra premiums to be determined by it; which permits must be signed by the President or Secretary of the Company.

SEC. 7. When the entire premiums upon this Policy for three or more years have been paid, and default occurs in the payment of any subsequent premium, it shall be optional with the insured to receive in cash, two-thirds of the accumulations (reserve and surplus) that may then have accrued from the payment of premiums for entire years only, or a Paid-up Non-Participating Life Policy for such an amount as the whole of said accumulations will purchase, at the age then attained by the insured, used as a single net premium at the Actuaries' rate of mortality, and four per cent. interest: *provided* in either case this Policy be surrendered, and the Paid-up Policy or cash amount applied for within twelve months from the time of such default in the payment of premium; but if not surrendered within the said twelve months, then this Policy shall become and be null and void. When the insured has attained the age of seventy years, and in accordance with the foregoing stipulation and provision has become entitled to a Paid-up Policy or cash payment, he may at his option receive the whole of said accumulations in cash, or the Paid-up Policy as above provided.

AND IT IS FURTHER AGREED, That at the expiration of this Policy and others of a similar form which may be issued to succeed it, said Company will issue a new one of an equal amount without medical re-examination, subject to the premium for the age then attained by the insured, provided such expiring Policy is returned to the officers of the Company for this purpose before its expiration, and the surplus under the latter will be applied toward reducing the premium in the new one to the rate charged in the first Policy; but should such surplus be insufficient to reduce the premium to said rate, it shall be optional with the insured to pay the premium required for said new Policy after the surplus from the expiring one has been applied, or reduce the amount of the insurance and continue previous payments; that the said new Policy will be dated and the first premium thereon become due at the expiration of the last preceding Policy, and will be written for a term of ten years from such date, unless the insured has attained the age of seventy, in which case the new Policy will be written for the remainder of life.

ÆTNA LIFE INSURANCE COMPANY.

SEC. 8. After the expiration of three years from the date hereof, three full years' premiums having been paid, and the age correctly stated, this Policy shall, after the death of the insured, be indisputable for the conditions named in Section 1; but the Company reserves the right to enforce its provisions as to fraud, misrepresentation, or intemperance during the lifetime of the insured.

IN WITNESS WHEREOF, the said ÆTNA LIFE INSURANCE COMPANY, has by its President and Secretary, signed and executed this contract in the City of Hartford, and State of Connecticut, this *First* day of *January*, 1889.

J. L. ENGLISH,
Secretary.

MORGAN G. BULKELEY,
President.

APPLICATION.

EXECUTIVE OFFICERS.

PRESIDENT.
VICE-PRESIDENT.
SECRETARY.
ASST. SECRETARY.

Being desirous of insuring my life with the ÆTNA LIFE INSURANCE COMPANY, I do hereby declare and warrant that I am now in good health, of sound body and mind, and that the following statements are full, correct, and true; and that I have no knowledge or information of any disease, infirmity, or circumstance, not stated in this application, which may render insurance on my life more hazardous than if such disease, infirmity, or circumstance had never existed; and I do hereby agree that the declarations and warranties herein made, and the answers to the following questions, shall be the basis and form part of the contract (or policy) between me and said Company, and that if the same be in any respect untrue, said Policy shall be void; and I further agree that the insurance hereby applied for shall not be binding upon said Company, until a policy has been issued, nor until the amount of premium as stated herein, has been received by said Company, or its authorized agent, during my lifetime and good health, and a receipt given therefor, signed by an Executive Officer of said Company; and I further agree that no statement or declaration made to any agent, examiner, or any other person, and not contained in this application, shall be taken or considered as having been made to, or brought to the notice or knowledge of, said Company, or as charging it with any liability by reason thereof; and I understand that all policies and agreements made by the said Ætna Life Insurance Company are signed by one or more of its Executive Officers, and that no other person can grant insurance or make any agreement binding upon said Company.

Age 35. Twenty-Payment Terminal Endowment.

ÆTNA LIFE INSURANCE COMPANY

OF HARTFORD, CONN.

No. 78469.

\$10,000.00

This Policy of Insurance Witnesseth, That the ÆTNA LIFE INSURANCE COMPANY, in consideration of the representations and declarations made to it in the application for this Policy, and of the *annual* Premium of *Three Hundred Forty-two* Dollars and *Fifty* Cents, to be paid to it on or before the *First* day of *January* in each and every year during the continuance of this Policy for the term of twenty years from date hereof.

DOES HEREBY INSURE THE LIFE of *Fred P. Buell* (hereinafter called the insured), of *Oak Park*, County of *Cook*, State of *Illinois*, for the term of *Forty-five* years from date hereof, in the sum of *Ten Thousand* Dollars; payable at the office of said Company, in Hartford, Connecticut, to *Fred P. Buell*, his executors, administrators, or assigns, within ninety days after satisfactory proof of the death of the said insured during the continuance of this Policy; or if the said insured shall survive *Forty-five* years, the sum insured hereby shall be paid to *Fred P. Buell*, or if he survive any surrender value period hereinafter stated in Section 8, and surrenders this Policy as therein provided, the cash value shall be paid to *Fred P. Buell*, and in either case, any portion of the whole premium for the current year remaining unpaid, or any other indebtedness to said Company on account of this Policy, shall first be deducted therefrom.

THIS POLICY IS ISSUED AND ACCEPTED UPON THE FOLLOWING
EXPRESS CONDITIONS AND AGREEMENTS.

SECTION 1. The answers, representations, and declarations contained in or indorsed upon the application for this insurance, which application is hereby referred to and made a part of this contract, are warranted by the insured to be true; and if this Policy has been obtained by fraud, misrepresentation, or concealment, or if the insured shall commit suicide, or die in consequence of a duel, or in consequence of his violation of any law wherever he may be, or if he shall become so far intemperate as to impair his health, or induce delirium tremens, then in each and every of the foregoing cases this Policy shall be absolutely null and void, except as hereinafter provided in Sections 12 and 13.

SEC. 2. This Policy shall not take effect until the advance premium hereon shall have been actually paid, during the lifetime of the insured; and if any

subsequent premium on this Policy be not paid when due, during the lifetime of the said insured, then this Policy shall cease and determine—except as hereinafter provided; and no premium on this Policy shall be considered paid, unless a receipt shall be given therefor, signed by the President, Vice-President or Secretary of the Company.

SEC. 3. The said insured is permitted to reside in any settled portion of the United States and British America, excepting that he is not permitted to go south of the thirty-second parallel of north latitude, from the first day of July to the first day of November. He is also permitted to reside in any settled portion of the Eastern Hemisphere, lying north of the forty-second parallel of north latitude, and west of the fortieth meridian of longitude, east from Greenwich, at all seasons of the year, and in Italy, south of said forty-second parallel, excepting from the first day of July to the first day of November; and he may also pass as a passenger by the usual routes and means of public conveyance, to and from any port or place within the foregoing limits; but if he shall, at any time during the continuance of this Policy, pass beyond or be without the foregoing limits, or shall be personally engaged in blasting, mining, or submarine operations, or in the manufacture or transportation of explosive substances, or as an employee in any capacity, in service on any sea, river, lake, or other body of water, or upon any railroad, or if he shall enter into any military or naval service, whether voluntary or otherwise,—the militia when not in actual service alone excepted—without the consent of this Company previously given in writing, signed by the President, Vice-President, or Secretary, then, in each and every of the foregoing cases, this Policy shall become and be null and void, except as hereinafter provided in Section 13.

SEC. 4. Any assignment of this Policy shall be attached hereto, and a copy thereof furnished said Company; and any claim against this Company, arising under this Policy, made by any assignee, shall be subject to proof of interest; but in no case does the Company guarantee the validity of an assignment.

SEC. 5. All agreements made by this Company are signed by its President, Vice-President, or Secretary. No other person can alter or waive any of the conditions of this Policy, or issue permits of any kind, or make an agreement binding upon the Company.

SEC. 6. Permits for residence or travel outside of the limits prescribed above, or to engage in occupations hereby prohibited, may be granted at the option of the Company, and on payment of extra premiums to be determined by it; which permits must be signed by the President, Vice-President, or Secretary of the Company.

SEC. 7. When the premiums on this Policy have been paid for three years or more, and default thereafter occurs in the payment of any premium, this Policy shall cease as to the right to pay further premiums; but shall continue in force for the full amount, during the time specified in the printed Table "A," on the back of this Policy, at the expiration of which time this Policy shall wholly cease and be void. Should the death of the insured occur within three years from the first default in the payment of premium, and while this Policy is in force, there shall be deducted from the amount otherwise due the premiums that would have been paid had there been no default in the payment of premium, with interest thereon at the rate of six per cent. per annum. Or if preferred, and this Policy shall be surrendered to the Company, and a Paid-up Policy applied for within sixty days from the first default in the payment of premium, a Paid-up Non-Participating Policy will be issued for the amount stated in Table "B" printed hereon.

SEC. 8. If within sixty days after the expiration of ten years from the date hereof, or within sixty days after the expiration of any period of five years thereafter, all premiums previously due having been paid, this Policy is surrendered to the Company, there will be paid for the same the value named in "Table C," printed hereon, to which sum will be added such dividend or surplus as may have been allotted under this Policy.

SEC. 9. In determining the time for which this insurance will be continued, or the amount of Paid-up Policy which will be issued, as provided in Section 7, or the value which will be paid on surrender, as provided in Section 8, premiums paid for entire years only will be considered.

ÆTNA LIFE INSURANCE COMPANY.

SEC. 10. Any dividends to which this Policy may be entitled are payable only at the expiration of five years from its date, and at the expiration of every period of five years thereafter, and then only upon condition that all the premiums required during these periods have been paid. No post-mortem dividend will be paid under this Policy, nor will it be entitled to dividends after default in the payment of premiums.

SEC. 11. No claim under this Policy arising from the death of the insured shall be valid unless it is made, and satisfactory proof thereof furnished, within three years from the date of such death.

SEC. 12. After the expiration of three years from the date hereof, three full years' premiums having been paid, and the age correctly stated, this Policy shall, after the death of the insured, be indisputable for the conditions named in Section 1; but the Company reserves the right to enforce its provisions as to fraud, misrepresentation, or intemperance during the lifetime of the insured.

SEC. 13. If the premiums for three entire years on this Policy have been paid, and it shall thereafter be or become void by the conditions named in Sections 1 or 3, its net value then existing—by the Actuaries' Table of Mortality and four per cent. interest—shall not be forfeited to the said Company, but the same shall be due and payable ninety days after due notice and proof of death of the said insured, or when the sum insured hereby would have become due had this Policy continued in force.

When, at the expiration of any Policy year, the accumulated surplus under this Policy, together with the net value by the Actuaries' Table of Mortality and 4 per cent. interest, is not less than the net single premium for endowment insurance on the same life, and for the same amount and term, if this Policy is then duly surrendered to the Company a Paid-up Policy will be issued for the same amount, on which the dividends thereafter will be paid annually in cash.

This agreement does not cover the extra premium for special risks of travel, residence, or occupation prohibited by Section 3 of this Policy, nor the extra premium required on female lives.

IN WITNESS WHEREOF, the said ÆTNA LIFE INSURANCE COMPANY, has by its President, or Vice-President and Secretary, signed and executed this contract in the City of Hartford, and State of Connecticut, this *First* day of *January*, 1889.

MORGAN G. BULKELEY,

President.

J. L. ENGLISH,

Secretary.

ÆTNA LIFE INSURANCE COMPANY.

The following Tables are calculated exclusively for a Twenty Payment Policy, issued at Age 35 :

| TABLE A. SEE SECTION 7 OF WITHIN POLICY. | | TABLE B. SEE SECTION 7 OF WITHIN POLICY. | | TABLE C. SEE SECTION 8 OF WITHIN POLICY. | |
|--|--|--|--|--|--|
| Number of full years' premiums paid. | Time the insurance will be continued, reckoned from the first default in payment of premium. | Number of full years' premiums paid. | Amount of paid-up policy for each \$1000 original insurance. | At the expira- tion of the following terms. | Guaranteed cash value for each \$1000 of insurance. |
| 3 | 4 years, 274 days | 3 | \$1,160 | 10 years. | \$1,950 |
| 4 | 6 " 352 " | 4 | 1,680 | 15 " | 3,440 |
| 5 | 9 " 54 " | 5 | 2,210 | 20 " | 5,260 |
| 6 | 11 " 75 " | 6 | 2,740 | 25 " | 5,880 |
| 7 | 13 " 31 " | 7 | 3,280 | 30 " | 6,540 |
| 8 | 14 " 291 " | 8 | 3,810 | 35 " | 7,230 |
| 9 | 16 " 132 " | 9 | 4,340 | 40 " | 8,090 |
| 10 | 17 " 287 " | 10 | 4,860 | 45 " | 10,000 |
| 15 | 23 " 299 " | 15 | 7,440 | | |

The Company will hereafter, if desired, furnish a continuation of Tables A and B, calculated upon the same basis as the above.

NOTE.—The application form is the same as in the Renewable Term Policy, which immediately precedes this. (See page 6.)

AGE 35. **Elective Endowment Policy. (Non-Participating.)**

ÆTNA LIFE INSURANCE COMPANY

OF HARTFORD, CONN.

No. 987654.

[PREMIUM, \$259.00.]

\$10,000.

See copy of Application inside, and if errors or omissions are found therein, note the same and return the policy to "Ætina Life Insurance Company, Hartford, Conn.", for correction.

This Policy of Insurance Witnesseth, That the ÆTNA LIFE INSURANCE COMPANY, in consideration of the representations and declarations made to it in the application for this Policy, and of the annual premium of *Two Hundred and Ninety-two* Dollars and *Eighty* Cents, to be paid to it at or before five o'clock P. M., of the *First* day of *January* in each and every year during the continuance of this Policy,

HEREBY INSURES the life of *Richard X. Roe* (hereinafter called the insured), of *Windsor*, County of *Tolland*, State of *Connecticut*, in the sum of *Ten Thousand* Dollars; payable on surrender of this Policy as hereinafter provided.

This Policy is issued and accepted subject to the following provisions, requirements and benefits, and to those also which are printed on the reverse of this page, which are hereby referred to and made a part hereof:

When the annu insured is payable.

SECTION 1. The said sum insured shall be paid within ninety days after satisfactory proof of the death of the said insured during the continuance of this Policy, for the term of twenty years from date hereof. Or, if the insured shall survive fifty years from the date hereof, the sum insured shall then become due and payable. In either of the above cases, any portion of the premium for the current year remaining unpaid shall first be deducted.

To whom payable.

SECTION 2. The said sum insured shall be payable as a death claim to his wife, *Mary Z. Roe*, or in event of her death before his, to his executors, administrators, or assigns. The sum insured becoming due during the lifetime of the insured, also the cash surrender value hereinafter described, shall be payable to himself. Any sum due from said Company under this Policy, is payable at the Home Office of the Company, in Hartford, Connecticut, and any indebtedness to said Company on account of this Policy, shall first be deducted therefrom.

Temporary Extension of insurance.

SECTION 3. (a) When the premiums on this Policy have been paid for three years or more, and default thereafter occurs in the payment of any premium, this Policy shall cease as to the right to pay further premiums; but shall continue in force for the full amount, during the time specified in the printed Table "A," on the reverse of this page, at the expiration of which time this Policy shall wholly cease and be void. Should the death of the insured occur within three years from the first default in the payment of premium, and while this Policy is in force, there shall be deducted from the amount otherwise due the premiums that would have been paid had there been no default in the payment of premium, with interest thereon at the rate of six per cent. per annum.

ÆTNA LIFE INSURANCE COMPANY.

Paid-up
Policy for
Part.
When
issued.

(b) Or, if this Policy shall be surrendered to the Company and a Paid-up Policy applied for within sixty days from the first default in the payment of premium, a Paid-up Non-Participating Stock Policy will be issued for the amount stated in table "B," printed hereon.

Cash
Surrender
Value.

(c) Or, if within sixty days after the expiration of ten years from the date hereof, or within sixty days after the expiration of any period of five years thereafter (all premiums previously due having been paid) this Policy be surrendered to the Company, there will be paid for the same the value named in Table "C," printed hereon.

In determining the time for which this insurance will be continued, or the amount of Paid-up Policy which will be issued, or the value which will be paid on surrender, premiums paid for entire years only will be considered.

IN WITNESS WHEREOF, the said ÆTNA LIFE INSURANCE COMPANY, has, by its President (or Vice-President) and Secretary, signed and executed this contract in the City of Hartford, and State of Connecticut, this *First* day of *January*, 1891.

MORGAN G. BULKELEY,
President.

J. L. ENGLISH,
Secretary.

[Second Page of Policy.]

PROVISIONS, REQUIREMENTS, AND BENEFITS WHICH ARE MADE A PART OF THIS POLICY.

Require-
ments
as to
Payments
of Pre-
miums.

SECTION 4. This Policy shall not take effect until the first premium hereon shall have been actually paid, during the lifetime and good health of the insured, and within sixty days from the date hereof (a receipt for which payment shall be the delivery of this Policy), and if any subsequent premium be not paid when due during the lifetime of the said insured, then this Policy shall cease and determine, except as provided in Sections 3 and 7 hereof; and no premium on this Policy shall be considered paid unless a receipt shall be given therefor, signed by an executive officer of said Company.

Effect of
State-
ments in
Applica-
tion.
Condi-
tions.

SECTION 5. The answers, representations, and declarations contained in or endorsed upon the application for this insurance (which application endorsed hereon, is hereby referred to, and made a part of this contract), are warranted to be true; and if this Policy has been obtained by fraud, misrepresentation or concealment; or if the insured shall commit suicide; or if he shall become so far intemperate as to impair his health, or induce delerium tremens; or if he shall travel or reside outside of the United States, Canada, or Europe, including the waters connecting those countries, or in the United States south of the 32d degree north latitude during any part of the months of July, August, September, or October; or if he shall be personally engaged in blasting, mining, aeronautic, or submarine operations; or in the manufacture of explosive substances; or employed on or about any moving railway cars or engine, or on any ship or boat; or if he shall engage in army or naval service in time of war; then, in each and every of the foregoing cases, this Policy shall become and be null and void, except as provided in Sections 6 and 7.

When In-
disputa-
ble.

SECTION 6. After the expiration of three years from the date hereof, if three full years' premiums have been paid, and the age was correctly stated, and if the insured does not at any time engage in army or naval service in time of war, this Policy shall, after the death of the insured, be indisputable for the conditions named in Section 5, but said Company reserves the right to enforce its provisions as to fraud, misrepresentation, or intemperance, during the lifetime of the insured.

ÆTNA LIFE INSURANCE COMPANY.

Non-
forfeiture
of
Reserve.

SECTION 7. In every case when this Policy shall be or become void, except as provided in Section 3 (a), if the premiums for three or more years have been paid, the legal reserve at the end of the last policy year during which the entire sum insured hereby was continued in force, calculated according to the Actuaries' Table of Mortality and four per cent. interest shall not be forfeited to said Company, but the same shall be due and payable in ninety days after satisfactory proof of the death of the said insured, or when the sum insured hereby would have become due had this Policy continued in force.

Not entit-
led to
Partici-
pate in the
Surplus
Earnings.

SECTION 8. This Policy shall not be entitled to share in the surplus earnings of said Company.

Assign-
ments.

SECTION 9. Any assignment of this Policy shall be attached hereto, and a copy thereof furnished said Company; and any claim against said Company arising under this Policy, made by any assignee, shall be subject to proof of interest; but in no case does said Company guarantee the validity of an assignment.

All Agree-
ments
must be
signed by
an Officer.

SECTION 10. All agreements made by said Company are signed by one of its executive officers. No other person can alter or waive any of the conditions of this Policy, or issue permits of any kind, or make an agreement binding upon said Company.

NOTE.—See application agreement on page 6.

20-Payment Life, 5-Year Dividend Policy.

No. 5693.

Age, 35.

BERKSHIRE LIFE INSURANCE CO.

Incorporated by the Legislature of Massachusetts,
1851.

PREMIUM, \$351.00

AMOUNT, \$10,000.00

This Policy of Insurance Witnesseth, That the BERKSHIRE LIFE INSURANCE COMPANY, in consideration of the application for this Policy, and of the statements and agreements made therein, on which this Policy is issued, and which are hereby made a part of this Policy, and in further consideration of the payment of the premiums hereinafter specified, does insure the life of *Henry Johnson* in the amount of *Ten Thousand Dollars*, for the term of life, which sum, less the unpaid balance, if any, of the year's premium and all premiums for which notes or credit may have been given, and interest or other obligations remaining unpaid, the said Company, upon the following conditions and also upon those requirements, provisions and conditions stated on the back of this policy, which are hereby referred to and made part hereof, promise to pay at the office of the said Company in Pittsfield, Massachusetts, to *his wife, Sarah L. Johnson, if living, otherwise to his Executors, Administrators or Assigns*, upon due notice and proof as required by this Policy, of the death of the said *Henry Johnson* during the continuance and before the termination of this Policy.

1. The Annual Premium of *Three Hundred Fifty-One Dollars* shall be paid in advance on delivery of this Policy, and thereafter to the Company at its Home Office in Pittsfield, Massachusetts, on or before the *First* day of *January* at noon in every year during the continuance of this contract, or for *Twenty* years, and unless said premiums are so paid this contract shall be void and all payments previously made upon it shall be forfeited to the Company, except as provided by the Statutes of Massachusetts, now in force.

In Witness Whereof, the said BERKSHIRE LIFE INSURANCE COMPANY has caused this Policy to be signed by its President and Secretary, at its office in Pittsfield, Mass., the *First* day of *January, A. D.*, one thousand eight hundred and *eighty-nine*.

JAS. W. HULL,
Secretary.

WM. R. PLUNKETT,
President.

CONDITIONS REFERRED TO IN THIS POLICY, AND UPON WHICH
IT IS ACCEPTED AND HELD.

POWER OF AGENTS.—That no Agent, or other person, except the President, Vice-President, Secretary, or Treasurer of the Company, has power to extend the time for paying a premium, to issue a permit for residence, travel or occupation, or to bind the Company by making any promise; that no representation or information can be received or have effect which is not contained in the application for this Policy.

PAYMENT OF PREMIUMS.—That all premiums are due and payable at the Home Office of the Company in Pittsfield, Massachusetts, but will be accepted elsewhere, when duly made in exchange for the Company's receipt, signed by the President or Secretary.

NOTICE OF WHEN DUE WAIVED.—That notice that each and every payment is due at the date named in the Policy is given and accepted by the delivery and acceptance of this Policy, and that any further notice, required by any statute, is hereby expressly waived.

TRAVEL AND RESIDENCE.—That the person whose life is insured by this Policy shall not, without the written assent of the Company, reside, travel, or visit outside the limits of the United States of America, the Dominion of Canada, Europe and the Bermuda Islands; but may make voyages upon the high seas in first-class vessels, by the usual routes, to and from ports within these limits.

RISKS NOT ASSUMED.—That the insured shall not, without the consent of the Company in writing, engage in blasting, mining, submarine labor, aeronautic travel or excursions, the manufacture, handling or transportation of inflammable or explosive substances, service upon any railroad or any steamboat or other vessel, or in military or naval service of any kind in time of war.

ASSIGNMENTS.—That the Company shall not be held to have notice of any assignment of this Policy until the original, or a duplicate thereof, is filed in the Company's Home Office; that the Company will not assume any responsibility for the validity of an assignment, and that before payment of the Policy the claim of an assignee shall be subject to proof of interest.

SUITS.—That no suit or proceeding shall be brought against the Company, under this Policy, after the expiration of two years from the time when the right of action first accrues.

PROOFS OF DEATH.—That prompt notice of the death of the Insured under this Policy shall be given to the Company, and formal proofs thereof, in accordance with the rules of the Company, shall be furnished within one year after the said death.

DIVIDENDS.—That at the expiration of each period of five years, from the date of this Policy, it shall, if then in force, be credited with its share of the distributive surplus of the Company as determined and apportioned by its Board of Directors. Such share shall be applied by the Company in the purchase of additional insurance upon the person whose life is insured by this Policy, payable when the Policy becomes due. This additional insurance may be surrendered, and upon due acquittance being made, the cash value thereof will be paid, or it may be applied to the reduction of the premiums. If the death of the insured should occur after a distribution of surplus to this Policy, and before the next period of five years has expired, a post mortem dividend will be paid with the Policy. No other distributions of surplus shall be made on account of this Policy.

APPLICATION.

IT IS HEREBY DECLARED AND WARRANTED that all the statements and answers above made are complete and true, and that they, together with this declaration and agreement, constitute an application to THE BERKSHIRE LIFE INSURANCE COMPANY, of Pittsfield, Massachusetts, for a Policy of insurance, and are offered as a consideration for the Policy hereby applied for. And it is agreed that there shall be no contract of insurance until a Policy shall have been issued and delivered by the said Company, and the first premium thereon paid while the person proposed for insurance is in the same condition of health described in this application, and if said Policy be issued, the declarations, agreements and warranties herein contained shall be a part thereof; and the contract of insurance, when made, shall be held and construed at all times and places, to have been made and executed in the Commonwealth of Massachusetts.

It is agreed in any distribution of surplus, the principles and methods which may be adopted by the Company for such distribution, and its determination of the amount equitably belonging to such Policy, shall be and are hereby ratified and accepted by and for every person who shall have or claim any interest under said Policy, and that the receipt of the person whose life is insured may be accepted by the Company in full surrender of all dividend additions to the Policy. It is also agreed that prompt notice of the death of the insured shall be given to the Company, and formal proofs thereof, in accordance with the rules of the Company, shall be furnished within one year after the said death.

NOTE.—No act of the insured is required to obtain the paid-up values under this policy.

20 Payment Life Policy without participation in Surplus.

No. 31,396.

AMOUNT, \$10,000.

AGE, 35.

PREMIUM, \$282.70.

THE CONNECTICUT GENERAL LIFE INS. CO.

OF HARTFORD, CONN.

In Consideration of the application for this policy (which is made a part of this contract), and of the annual premium of *Two Hundred Eighty-Two Dollars and Seventy Cents*, to be paid at the home office of the Company in Hartford, Conn., on or before the *Third* day of *December* in every year during the continuance of this contract, until twenty annual premiums shall have been paid; does promise, upon the conditions hereinafter contained, on receipt at its home office of satisfactory proofs of the death, during the continuance of this contract, of *Richard Rowe*, (hereinafter called the insured), of *Philadelphia*, County of *Philadelphia*, and State of *Pennsylvania*, to pay at its said home office to *Mary G. Rowe*, wife of the said insured, if surviving; but if she be then dead, to the legal representatives of the insured, *Ten Thousand Dollars*, any indebtedness to the Company on account of this contract to be first deducted therefrom.

THE CONDITIONS OF THIS CONTRACT ARE AS FOLLOWS:

1st. That it shall become null and void if any statement made in said application shall be untrue; or if any premium or installment of premium shall not be paid when due; or if the insured shall die by any act of self-destruction (except upon proof that the same was the result of disease or accident occurring without the voluntary act of the insured).

2d. If, within two years from its date, and without the written consent of the Company (signed by its President or Secretary), the insured shall pass or remain without the limits of the temperate zone, or shall personally engage in mining or submarine labor, or in the manufacture or transportation of inflammable or explosive substances, or in service on any railroad train, steamboat or other vessel, or in military or naval service in time of war, in each or either such case this contract shall become null and void.

3d. If this policy shall become void by non-payment of premium after three or more complete annual premiums have been paid, the Company will issue a "Paid-up" Policy (without participation in surplus) for the amount specified in the table of "Paid-up Policy Values" indorsed hereon, provided this Policy is legally surrendered therefor at the home office within six months from the date of lapse.

4th. At the end of the fifth, and every subsequent fifth year from date of issue, the cash value specified in the table of "Cash Surrender Values" indorsed hereon, will be paid for this policy, provided it shall then be in force under its original conditions, and is legally surrendered at the home office within thirty days from the close of such period.

In Witness Whereof, the CONNECTICUT GENERAL LIFE INSURANCE COMPANY has caused this Policy to be signed by

CONNECTICUT GENERAL LIFE INS. CO.

its President and Secretary at its office in the City of Hartford, the *Third day of December*, A. D. one thousand eight hundred and ninety.

F. V. HUDSON,
Secretary.

THOMAS W. RUSSELL,
President.

PAID-UP POLICY VALUES FOR EACH \$1,000.00 AT THE END OF THE YEARS DESIGNATED.

| Years from Date of Issue. | Paid-up Values. | Years from Date of Issue. | Paid-up Values. | Years from Date of Issue. | Paid-up Values. |
|---------------------------------|--------------------|---------------------------------|--------------------|---------------------------------|--------------------|
| 3 | \$119 | 9 | \$430 | 15 | \$728 |
| 4 | 172 | 10 | 481 | 16 | 778 |
| 5 | 224 | 11 | 531 | 17 | 827 |
| 6 | 276 | 12 | 581 | 18 | 876 |
| 7 | 328 | 13 | 630 | 19 | 926 |
| 8 | 379 | 14 | 679 | -- | --- |

CASH SURRENDER VALUES FOR EACH \$1,000.00 AT THE END OF THE YEARS DESIGNATED.

| Years from Date of Issue. | Cash Surrender Values. | Years from Date of Issue. | Cash Surrender Values. | Years from Date of Issue. | Cash Surrender Values. |
|---------------------------------|------------------------------|---------------------------------|------------------------------|---------------------------------|------------------------------|
| 5 | \$ 70 | 20 | \$473 | 35 | \$667 |
| 10 | 173 | 25 | 536 | 40 | 729 |
| 15 | 301 | 30 | 603 | -- | --- |

NOTICE.

PAYMENT OF PREMIUMS.—All premiums are due and payable at the home office of the Company in the City of Hartford, Conn., but will be accepted elsewhere, if paid to an agent in exchange for its receipt signed by the President or Secretary, and countersigned by the agent designated therein. When the premium is made payable in semi-annual or quarterly installments, that part of the year's premium, if any, which remains unpaid at the maturity of this contract, shall be regarded as an indebtedness

to the Company on account of this contract, and shall be deducted from the amount of the claim.

POWERS OF AGENTS.—No agent has power in behalf of the Company to make or modify this, or any contract of insurance, to extend the time for paying a premium, to issue a permit for residence, travel, or occupation, or to bind the Company by making any promise, or by receiving any representation or information not contained in the application for this Policy.

ASSIGNMENTS.—The Company will not take notice of any assignment of this policy until a duplicate or certified copy thereof shall be delivered at its home office, and will not assume any responsibility for the validity of such assignment.

APPLICATION.

It is hereby declared and agreed that all the statements and answers upon this application are offered to the said Company as a consideration of the contract applied for; and are warranted to be full, complete and true, and to be the only statements given to the Company in reply to its inquiries. And this application is submitted to the said Company, with the following express covenants and agreements: 1. That it will constitute no contract of insurance, until a policy shall first have been issued and delivered by the said Company, and the first premium thereon actually paid, during the continuance of the life proposed for insurance, in the same condition of health as described in the application; 2. That in any distribution of surplus, the principles and methods which may be adopted by the Company for such distribution, and its determination of the amount equitably belonging to such policy, shall be and are hereby ratified and accepted by and for every person who shall have or claim any interest under the contract now proposed.

NOTE.—Over ninety per cent. for five years past of this Company's policies have been issued upon the stock or non-participating plan.

20-Payment Life Policy.

No. 56794.

Rated Age, 35.

THE CONNECTICUT MUTUAL LIFE INS. CO.

OF HARTFORD, CONN.

In Consideration of the application for this insurance, which is the basis of and a part of this Contract, and a copy whereof is hereunto annexed, and of the several answers, warranties and agreements therein contained, and of the annual premium of *Three Hundred Fifty-Eight* Dollars and *twenty* cents to be paid to them on the *First* day of *January*, 1889 and on or before the same date in every year until twenty annual premiums shall have been paid, do hereby insure the life of *Edwin S. Conway* (the insured), of *Oak Park*, County of *Cook*, State of *Illinois*, for the term of his natural life, in the sum of *Ten Thousand* Dollars, to be paid to his legal representatives, thirty days after due notice and satisfactory evidence of the death of the said insured while this contract is in full force and effect shall have been received at the office of said Company in Hartford, Conn.; less any balance of the year's premium when not all paid at the beginning of the year, and any other indebtedness to this Company on account of this Policy; and, if, after the payment, as above, of the number of annual premiums required by the Table of Paid-up Insurance printed hereon and hereby made a part of this Contract, any subsequent premium or installment of premium be not paid when due, said Company do thereupon and thereafter and upon the same considerations hereinbefore set forth, but without further payment of premiums, insure said life for said term but only in a sum to be ascertained by said table, and to be payable as above provided; and, at the end of ten years from the date above written, or at the end of each period of five years thereafter, this Policy having been in force during such entire periods for the full sum first above named as insured hereby and not otherwise, this Company will pay to him a Cash Value therefor, to be ascertained by the Table of Cash Values printed hereon and hereby made a part of this Contract, but only upon surrender and release hereof by him within thirty days after the end of such period; and any and every sum due under this Policy shall be payable only at the office of said Company in Hart-

ford, Conn., and upon surrender and satisfactory release hereof. Subject to the Conditions and Agreements upon the second page of this Policy, which are hereby referred to and made a part of this Contract.

In Witness Whereof, the said THE CONNECTICUT MUTUAL LIFE INSURANCE COMPANY have, by their President and Secretary, signed and delivered this contract in the City of Hartford, State of Connecticut, this *First day of January, A. D.*, one thousand eight hundred and *eighty-nine*.

JACOB L. GREENE,
President.

E. M. BUNCE,
Secretary.

THIS POLICY IS ISSUED AND ACCEPTED UPON THE FOLLOWING EXPRESS CONDITIONS AND AGREEMENTS REFERRED TO ON THE FIRST PAGE AND MADE A PART OF THIS CONTRACT:

1. That this contract of insurance is wholly expressed and contained in this Policy and the Application therefor, and that no alteration, change, modification, waiver or subsequent agreement whatever respecting this Policy shall be binding on said Company unless made in writing signed by the executive officers thereof; and that Agents of the Company have no power or authority to make, alter, change, or modify any of the terms, conditions, or agreements of this Policy, or to waive forfeitures thereof.

2. That this Policy shall not be in force and binding on this Company until the advance Premium hereon shall have been actually paid during the lifetime of the Insured; and that if any subsequent Premium, or installment of Premium, on this Policy be not paid when due, then this Policy shall cease and determine and become and be null and void, except as hereinbefore provided after the payment of the requisite number of annual premiums; and that no Premium on this Policy shall be considered as paid unless a receipt shall be given therefor, signed by the President or Secretary of the Company, and such receipt is the sole evidence of the authority of any Agent to receive any Premium on account of this Policy; and that all Premiums or other payments on account of this Policy are payable at the office of the Company in Hartford, Conn., and not elsewhere; but for convenience of the person paying the same, such receipt may be sent to any agent or correspondent of the Company for collection, and payment to such agent or correspondent shall be held to have been made at said office of the Company.

3. That the following risks are not assumed by this Company under this contract:

RESIDENCE AND TRAVEL.—Death while residing or being, or from any disease contracted while residing or being, outside the Temperate Zones, or in that part of Asia between the fortieth and one hundred and tenth meridians of longitude east from Greenwich; or, between the first day of June and the first day of the following November, within one hundred and fifty miles of the Gulfs of Mexico or California, or between the forty-second parallel of north latitude and the Tropic of Cancer in the Eastern Hemisphere, without the consent of the Company previously given in writing.

OCCUPATION.—Death while personally engaged or employed, or from any accident or injury received while engaged or employed, in making any aeronautic voyage or excursion, or in blasting, mining, or in any submarine operations, or in the manufacture, handling, use, custody or transportation of highly inflammable or explosive substances, or upon service on any ocean, sea, sound, inlet, river, lake or railroad, or in any military or naval service whatsoever in time of war, whether voluntary or otherwise, or as a member of any paid fire department, without the consent of this Company previously given in writing.

VIOLATION OF LAW.—Death in consequence of a duel, or in the violation of law, or in consequence thereof, or after conviction of felony.

SUICIDE.—The self-destruction of the Insured, in any form, except upon satisfactory proof that the same is the direct result of disease or of accident occurring without the voluntary act of the Insured.

INTEMPERANCE.—Death in a state of drunkenness, or from any accident or violence received while in that state, or from any disease produced by or resulting from the occasional or habitual use of alcoholic or narcotic stimulants; and when there shall have been delirium tremens, or any injury to or impairment of the health from such use, this Policy shall thereupon and thereby be wholly forfeited and terminated.

In each and every of the foregoing cases this Policy shall become and be null and void; but the Company will, upon surrender and satisfactory release hereof within one year thereafter and not otherwise, return to the Assured the then net reserve upon this Policy, computed upon the American Table of Mortality and three per centum compound interest, less any balance of the year's premium when not all paid at the beginning of the year, and any other indebtedness to this Company on account of this Policy.

4. That in every case in which this Policy shall cease and determine or shall become and be null and void, all premiums paid and moneys or credits held on account of the same shall be forfeited to this Company, except as hereinbefore provided.

5. That no assignment of this Policy shall be valid unless made in writing, and a duplicate or certified copy thereof be filed at the office of said Company; and any claim against this Company, arising under this Policy, made by an assignee or creditor, shall be subject to satisfactory proof of interest in the life insured, in due form, and to any breach of the conditions of this contract by any of the parties hereto, whether such breach exist prior or subsequent to any such assignment; and such proof of interest shall be a condition precedent to any right of action on this contract by or on behalf of such assignee; and this Company shall in no case be responsible for the validity of any assignment.

6. *Table of Paid-up Insurance referred to in this Policy and made a part thereof.*

To ascertain the amount for which this Policy will continue in force after two or more annual premiums have been paid, take the amount under the rated age and the annual premium per \$1,000 at which the policy was written, and opposite the figures showing the number of annual premiums paid, and multiply it by the number of thousands of dollars insured by this policy.

Thus, the Paid-up Insurance for which a Policy for \$5,000, written at age 35, would continue in force in case of failure to pay further premiums, after the payment of ten annual premiums, is $484 \times 5 = \$2,420$, after the payment of fifteen annual premiums is $742 \times 5 = \$3,710$.

The annual premium can be paid in semi-annual or quarterly installments only by special permission of the Company; and if, after the payment of two or more annual premiums, one or more fractional installments be so paid on account of an annual premium, the Paid-up Insurance will be increased by a proportional part of the increase due to the payment of the annual premium, less fractions of a dollar.

Thus, the Paid-up Insurance for which a policy for \$2,500, issued at age 40, would continue in force after the payment of ten annual premiums is $486 \times 2.5 = \$1,215$. The payment of the eleventh annual premium would add \$125 to this amount; but the payment of the first semi-annual installment of the eleventh annual premium will add only one-half of that amount, less fractions of a dollar, or \$62; making the Paid-up Insurance, in case of the payment of ten annual premiums and one semi-annual installment of the eleventh annual premium, $1,215 + \$62 = \$1,277$.

Paid-up Values—20 Payment Life.

| NUMBER OF AN- NUAL PREMIUMS PAID. | AGE 20 & UNDER. PREMIUM, \$27.76. | AGE 21. PREMIUM, \$28.17. | AGE 22. PREMIUM, \$28.60. | AGE 23. PREMIUM, \$29.04. | AGE 24. PREMIUM, \$29.50. | AGE 25. PREMIUM, \$29.96. | AGE 26. PREMIUM, \$30.47. | AGE 27. PREMIUM, \$30.98. | AGE 28. PREMIUM, \$31.51. | AGE 29. PREMIUM, \$32.06. | AGE 30. PREMIUM, \$32.62. | AGE 31. PREMIUM, \$33.21. |
|---|--------------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| 2 | \$26 | \$26 | \$28 | \$30 | \$30 | \$32 | \$34 | \$34 | \$36 | \$38 | \$38 | \$40 |
| 3 | 82 | 82 | 84 | 86 | 88 | 88 | 90 | 92 | 94 | 96 | 96 | 98 |
| 4 | 138 | 138 | 140 | 142 | 144 | 144 | 146 | 148 | 150 | 152 | 154 | 154 |
| 5 | 192 | 194 | 196 | 198 | 200 | 200 | 202 | 204 | 206 | 208 | 210 | 210 |
| 6 | 246 | 248 | 250 | 252 | 254 | 254 | 256 | 258 | 260 | 262 | 264 | 264 |
| 7 | 300 | 302 | 304 | 306 | 308 | 308 | 310 | 312 | 314 | 316 | 318 | 318 |
| 8 | 354 | 356 | 358 | 360 | 362 | 362 | 364 | 366 | 368 | 370 | 372 | 372 |
| 9 | 408 | 410 | 412 | 412 | 414 | 414 | 416 | 418 | 420 | 422 | 424 | 424 |
| 10 | 462 | 464 | 466 | 466 | 468 | 468 | 470 | 472 | 474 | 476 | 478 | 478 |
| 11 | 516 | 518 | 520 | 520 | 522 | 522 | 524 | 526 | 528 | 530 | 530 | 532 |
| 12 | 570 | 570 | 572 | 572 | 574 | 574 | 576 | 578 | 580 | 582 | 582 | 584 |
| 13 | 624 | 624 | 626 | 626 | 628 | 628 | 630 | 632 | 634 | 636 | 636 | 638 |
| 14 | 678 | 678 | 680 | 680 | 682 | 682 | 684 | 686 | 688 | 688 | 688 | 690 |
| 15 | 732 | 732 | 734 | 734 | 736 | 736 | 738 | 738 | 740 | 740 | 740 | 742 |
| 16 | 786 | 786 | 786 | 786 | 788 | 788 | 790 | 790 | 792 | 792 | 792 | 794 |
| 17 | 840 | 840 | 840 | 840 | 842 | 842 | 842 | 842 | 844 | 844 | 844 | 846 |
| 18 | 892 | 892 | 892 | 892 | 894 | 894 | 894 | 894 | 896 | 896 | 896 | 896 |
| 19 | 946 | 946 | 946 | 946 | 946 | 946 | 946 | 946 | 948 | 948 | 948 | 948 |

Paid-up Values—20 Payment Life.

| NUMBER OF AN- NUAL PREMIUMS PAID. | AGE 32. PREMIUM, \$33.83. | AGE 33. PREMIUM, \$34.47. | AGE 34. PREMIUM, \$35.13. | AGE 35. PREMIUM, \$35.82. | AGE 36. PREMIUM, \$36.54. | AGE 37. PREMIUM, \$37.30. | AGE 38. PREMIUM, \$38.08. | AGE 39. PREMIUM, \$38.91. | AGE 40. PREMIUM, \$39.77. | AGE 41. PREMIUM, \$40.68. | AGE 42. PREMIUM, \$41.63. | AGE 43. PREMIUM, \$42.64. |
|---|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| 2 | \$40 | \$42 | \$44 | \$44 | \$46 | \$48 | \$48 | \$50 | \$50 | \$52 | \$52 | \$52 |
| 3 | 98 | 100 | 102 | 102 | 104 | 106 | 106 | 108 | 108 | 110 | 110 | 110 |
| 4 | 156 | 158 | 160 | 160 | 162 | 164 | 164 | 166 | 166 | 168 | 168 | 168 |
| 5 | 212 | 214 | 216 | 216 | 218 | 220 | 220 | 222 | 222 | 224 | 224 | 224 |
| 6 | 266 | 268 | 270 | 270 | 272 | 274 | 274 | 276 | 276 | 278 | 278 | 278 |
| 7 | 320 | 322 | 324 | 324 | 326 | 328 | 328 | 330 | 330 | 330 | 330 | 330 |
| 8 | 374 | 376 | 378 | 378 | 380 | 382 | 382 | 382 | 382 | 382 | 382 | 382 |
| 9 | 426 | 428 | 430 | 430 | 432 | 434 | 434 | 434 | 434 | 434 | 434 | 434 |
| 10 | 480 | 482 | 484 | 484 | 484 | 486 | 486 | 486 | 486 | 486 | 486 | 486 |
| 11 | 534 | 534 | 536 | 536 | 536 | 536 | 536 | 536 | 536 | 536 | 536 | 536 |
| 12 | 586 | 586 | 588 | 588 | 588 | 588 | 588 | 588 | 588 | 588 | 588 | 588 |
| 13 | 638 | 638 | 640 | 640 | 640 | 640 | 640 | 640 | 640 | 640 | 640 | 640 |
| 14 | 690 | 690 | 690 | 690 | 690 | 690 | 690 | 690 | 690 | 690 | 690 | 690 |
| 15 | 742 | 742 | 742 | 742 | 742 | 742 | 742 | 742 | 742 | 742 | 740 | 740 |
| 16 | 794 | 794 | 794 | 794 | 794 | 794 | 794 | 794 | 794 | 794 | 792 | 792 |
| 17 | 846 | 846 | 846 | 846 | 846 | 846 | 846 | 846 | 846 | 846 | 844 | 844 |
| 18 | 896 | 896 | 896 | 896 | 896 | 896 | 896 | 896 | 896 | 896 | 896 | 896 |
| 19 | 948 | 948 | 948 | 948 | 948 | 948 | 948 | 948 | 948 | 948 | 948 | 948 |

Paid-up Values—20 Payment Life.

| NUMBER OF AN- NUAL PREMIUMS PAID. | AGE 44. PREMIUM, \$43.65. | AGE 45. PREMIUM, \$44.82. | AGE 46. PREMIUM, \$46.01. | AGE 47. PREMIUM, \$47.27. | AGE 48. PREMIUM, \$48.61. | AGE 49. PREMIUM, \$50.03. | AGE 50. PREMIUM, \$51.54. | AGE 51. PREMIUM, \$53.16. | AGE 52. PREMIUM, \$54.88. | AGE 53. PREMIUM, \$56.71. | AGE 54. PREMIUM, \$58.66. | AGE 55. PREMIUM, \$60.79. |
|---|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| 2 | \$54 | \$54 | \$54 | \$54 | \$54 | \$54 | \$54 | \$54 | \$52 | \$52 | \$52 | \$50 |
| 3 | 112 | 112 | 112 | 112 | 112 | 112 | 112 | 112 | 112 | 112 | 112 | 110 |
| 4 | 170 | 170 | 170 | 170 | 170 | 170 | 170 | 170 | 170 | 168 | 168 | 166 |
| 5 | 226 | 226 | 226 | 226 | 226 | 226 | 226 | 224 | 224 | 222 | 222 | 220 |
| 6 | 278 | 278 | 278 | 278 | 278 | 278 | 278 | 276 | 276 | 274 | 274 | 272 |
| 7 | 330 | 330 | 330 | 330 | 330 | 330 | 330 | 328 | 326 | 324 | 324 | 322 |
| 8 | 382 | 382 | 382 | 382 | 382 | 380 | 380 | 378 | 376 | 374 | 372 | 370 |
| 9 | 434 | 434 | 434 | 434 | 432 | 432 | 430 | 428 | 426 | 424 | 422 | 418 |
| 10 | 486 | 486 | 486 | 484 | 482 | 482 | 480 | 478 | 476 | 474 | 470 | 466 |
| 11 | 536 | 536 | 536 | 534 | 532 | 532 | 530 | 528 | 524 | 522 | 518 | 514 |
| 12 | 588 | 586 | 586 | 584 | 582 | 580 | 578 | 576 | 572 | 570 | 566 | 562 |
| 13 | 638 | 638 | 636 | 634 | 632 | 630 | 626 | 624 | 620 | 618 | 614 | 610 |
| 14 | 688 | 688 | 686 | 684 | 682 | 680 | 676 | 674 | 670 | 666 | 662 | 658 |
| 15 | 738 | 738 | 736 | 734 | 732 | 730 | 726 | 724 | 720 | 716 | 712 | 708 |
| 16 | 790 | 790 | 788 | 786 | 784 | 782 | 778 | 776 | 772 | 768 | 764 | 760 |
| 17 | 842 | 842 | 840 | 838 | 836 | 834 | 832 | 830 | 826 | 822 | 818 | 814 |
| 18 | 894 | 894 | 892 | 892 | 890 | 888 | 886 | 884 | 882 | 878 | 876 | 872 |
| 19 | 946 | 946 | 946 | 946 | 944 | 944 | 942 | 942 | 940 | 938 | 938 | 936 |

CONNECTICUT MUTUAL LIFE INSURANCE CO.

Table of Cash Values referred to in this Policy and made a part thereof, to be paid upon its surrender in accordance with its terms.

To ascertain the Cash Value, take the value per \$1,000, as given in the column headed by the number of years the policy has been in force, opposite the rated age and the annual premium per \$1,000 at which the policy was written, and multiply it by the number of thousands of dollars insured under the policy.

Thus, the Cash Value of a policy for \$20,000, issued at age 35, at the end of 15 years, is $405 \times 20 = \$8,100$; at the end of 30 years, is $712 \times 20 = \$14,240$.

| RATED AGE. | PREMIUM PER \$1,000. | CASH VALUES PER \$1,000 AT END OF YEARS STATED. | | | | | | | | | | | | |
|------------|----------------------------|---|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | | 10 YEARS. | 15 YEARS. | 20 YEARS. | 25 YEARS. | 30 YEARS. | 35 YEARS. | 40 YEARS. | 45 YEARS. | 50 YEARS. | 55 YEARS. | 60 YEARS. | 65 YEARS. | 70 YEARS. |
| 20 | \$27.76 | \$173 | \$301 | \$453 | \$498 | \$548 | \$602 | \$657 | \$712 | \$763 | \$809 | \$850 | \$890 | \$930 |
| 21 | 28.17 | 177 | 307 | 462 | 508 | 558 | 613 | 668 | 723 | 773 | 818 | 858 | 898 | 938 |
| 22 | 28.60 | 181 | 313 | 471 | 518 | 569 | 624 | 679 | 733 | 782 | 826 | 866 | 906 | 946 |
| 23 | 29.04 | 185 | 319 | 480 | 528 | 580 | 635 | 690 | 743 | 791 | 834 | 874 | 914 | 954 |
| 24 | 29.50 | 189 | 325 | 489 | 538 | 591 | 646 | 701 | 753 | 800 | 842 | 882 | 922 | 962 |
| 25 | 29.98 | 193 | 332 | 498 | 548 | 602 | 657 | 712 | 763 | 809 | 850 | 890 | 930 | 970 |
| 26 | 30.47 | 197 | 339 | 508 | 558 | 613 | 668 | 723 | 773 | 818 | 858 | 898 | 938 | 1000 |
| 27 | 30.98 | 201 | 346 | 518 | 569 | 624 | 679 | 733 | 782 | 826 | 866 | 906 | 946 | --- |
| 28 | 31.51 | 205 | 353 | 528 | 580 | 635 | 690 | 743 | 791 | 834 | 874 | 914 | 954 | --- |
| 29 | 32.06 | 209 | 360 | 538 | 591 | 646 | 701 | 753 | 800 | 842 | 882 | 922 | 962 | --- |
| 30 | 32.62 | 214 | 367 | 548 | 602 | 657 | 712 | 763 | 809 | 850 | 890 | 930 | 970 | --- |
| 31 | 33.21 | 219 | 374 | 558 | 613 | 668 | 723 | 773 | 818 | 858 | 898 | 938 | 1000 | --- |
| 32 | 33.83 | 224 | 381 | 569 | 624 | 679 | 733 | 782 | 826 | 866 | 906 | 946 | --- | --- |
| 33 | 34.47 | 229 | 389 | 580 | 635 | 690 | 743 | 791 | 834 | 874 | 914 | 954 | --- | --- |
| 34 | 35.13 | 234 | 397 | 591 | 646 | 701 | 753 | 800 | 842 | 882 | 922 | 962 | --- | --- |
| 35 | 35.82 | 239 | 405 | 602 | 657 | 712 | 763 | 809 | 850 | 890 | 930 | 970 | --- | --- |
| 36 | 36.54 | 244 | 413 | 613 | 668 | 723 | 773 | 818 | 858 | 898 | 938 | 1000 | --- | --- |
| 37 | 37.30 | 249 | 421 | 624 | 679 | 733 | 782 | 826 | 866 | 906 | 946 | --- | --- | --- |
| 38 | 38.08 | 254 | 429 | 635 | 690 | 743 | 791 | 834 | 874 | 914 | 954 | --- | --- | --- |
| 39 | 38.91 | 259 | 437 | 646 | 701 | 753 | 800 | 842 | 882 | 922 | 962 | --- | --- | --- |
| 40 | 39.77 | 264 | 445 | 657 | 712 | 763 | 809 | 850 | 890 | 930 | 970 | --- | --- | --- |
| 41 | 40.68 | 269 | 453 | 668 | 723 | 773 | 818 | 858 | 898 | 938 | 1000 | --- | --- | --- |
| 42 | 41.63 | 274 | 460 | 679 | 733 | 782 | 826 | 866 | 906 | 946 | --- | --- | --- | --- |
| 43 | 42.64 | 279 | 468 | 690 | 743 | 791 | 834 | 874 | 914 | 954 | --- | --- | --- | --- |
| 44 | 43.65 | 284 | 475 | 701 | 753 | 800 | 842 | 882 | 922 | 962 | --- | --- | --- | --- |
| 45 | 44.82 | 289 | 482 | 712 | 763 | 809 | 850 | 890 | 930 | 970 | --- | --- | --- | --- |
| 46 | 46.01 | 294 | 489 | 723 | 773 | 818 | 858 | 898 | 938 | 1000 | --- | --- | --- | --- |
| 47 | 47.27 | 299 | 496 | 733 | 782 | 826 | 866 | 906 | 946 | --- | --- | --- | --- | --- |
| 48 | 48.61 | 304 | 503 | 743 | 791 | 834 | 874 | 914 | 954 | --- | --- | --- | --- | --- |
| 49 | 50.03 | 308 | 509 | 753 | 800 | 842 | 882 | 922 | 962 | --- | --- | --- | --- | --- |
| 50 | 51.54 | 312 | 515 | 763 | 809 | 850 | 890 | 930 | 970 | --- | --- | --- | --- | --- |
| 51 | 53.16 | 316 | 520 | 773 | 818 | 858 | 898 | 938 | 1000 | --- | --- | --- | --- | --- |
| 52 | 54.88 | 320 | 525 | 782 | 826 | 866 | 906 | 946 | --- | --- | --- | --- | --- | --- |
| 53 | 56.71 | 323 | 529 | 791 | 834 | 874 | 914 | 954 | --- | --- | --- | --- | --- | --- |
| 54 | 58.68 | 326 | 533 | 800 | 842 | 882 | 922 | 962 | --- | --- | --- | --- | --- | --- |
| 55 | 60.79 | 329 | 537 | 809 | 850 | 890 | 930 | 970 | --- | --- | --- | --- | --- | --- |

APPLICATION.

IT IS HEREBY DECLARED AND WARRANTED that the above are in all respects fair and true answers to the foregoing questions; and it is agreed by the undersigned that this Application and the several answers, warranties and agreements herein contained shall be the basis of, a part of the consideration for, and a part of the Contract of Insurance, and that no statement or declaration made to any Agent, Solicitor, Canvasser, Examiner, or any other person, and not contained in this Application, shall be taken or considered as having been made to, or brought to the notice or knowledge of the Company, or as charging it with any liability by reason thereof; and that if there be, in any of the Answers herein made, any fraud, untruth, evasion, or concealment of facts, then any Policy granted upon this Application shall be null and void, and all payments made thereon shall be forfeited to the Company. It is agreed that the Policy hereby applied for shall, if granted, be held to be issued and delivered at Hartford, in the State of Connecticut, and shall be in all respects construed and determined in accordance with the laws of that State; and that the provisions in said Policy for its continuance as Paid-up Insurance for a specified amount in case of failure to pay premiums, are and shall be in substitution for and in waiver of the rights of all parties hereto under any law of any State relating to the lapse or forfeiture of policies of life insurance.

The Insured under this policy is a member of the Company : members share in its surplus as provided in its charter.

Notices of Premiums falling due are sent as regularly as possible, not as a matter of agreement, but for convenience only, and without any responsibility for omission or miscarriage.

Blanks for the several certificates required to be made in proof of death will be furnished upon request.

Statute of Connecticut respecting Policies of Insurance issued for the benefit of Married Women.

Any policy of life insurance, expressed to be for the benefit of a married woman, or assigned to her, or in trust for her, shall inure to her separate use, or in case of her decease before payment, to the use of her children, or of her husband's children, as may be provided in such policy ; provided that if the annual premium on such policy shall exceed three hundred dollars, the amount of such excess with interest shall inure to the benefit of the creditors of the person paying the premium ; but if she shall die before the person insured, leaving no children of herself or husband, the policy shall become the property of the person who has paid the premiums, unless otherwise provided in such policy.

20 Payment Convertible Life and Investment Policy.

No. 16,807.

AMOUNT, \$10,000.

AGE, 35.

PREMIUM, \$336.10.

THE EQUITABLE LIFE INSURANCE CO.
OF IOWA.

In Consideration of the statements and agreements in the application (a copy of which is hereto attached and made a part of this contract) and of the payment of *Three Hundred Thirty-Six and 10-100* Dollars, the receipt whereof is hereby acknowledged, and of the annual payment of the sum of *Three Hundred Thirty-Six and 10-100* Dollars, to be made at its office in the City of Des Moines, Iowa, on or before the *First* day of *January* in each year, during the first twenty years of the continuance of this policy:

PROMISES TO PAY at its said office, unto *Jane Jones, beneficiary, wife of Henry L. Jones*, the insured, of *Oak Park*, in the County of *Cook*, State of *Illinois*, the sum of *Ten Thousand* Dollars, on receipt of satisfactory proofs of death, and cause of death, of the insured, the policy being then in force, the balance of the year's premium, if any, and any other indebtedness by the insured (with the written assent of the beneficiary) to the Company, being first deducted. If the beneficiary shall not survive the said insured, then such payment shall be made to the executors, administrators, or assigns, of said insured.

THIS POLICY is issued on the *Investment Life Plan*, and may be terminated in *twenty* years from date in favor of *the insured* upon any of the *Special Conditions* printed hereon, provided it has not been previously terminated by surrender or lapse.

AFTER TWO YEARS from date and during the continuance of this policy, it shall participate in the surplus, according to the methods now in use, or that may be adopted by the Company.

PROVIDED, First: If the premium shall not be paid as herein stipulated, or to agents in exchange for Company's receipt signed by the President or Secretary, this policy shall be null and void, and all payments thereon forfeited. Except, that if premiums have been paid for three or more full years of insurance, and default is made in the payment of a subsequent premium, on surrender of this policy, within six months thereafter, the Company will issue in lieu thereof a paid-up non-participating policy for as many *twentieth* parts of the original sum insured, as there shall

have been complete annual premiums so paid, payable on same conditions as this Policy; and in case of death of the insured during said six months, the Company's liability hereon will be only the amount of such paid-up insurance.

SECOND: If within two years from date hereof, it shall be found that any of the statements made in the application were not true, or if any of the agreements therein, except as to habits, have not been fully kept, this policy shall be null and void.

THIRD: If after two years from date said insured shall fail to keep his agreement as to military or naval service, or shall at any time lose his life in consequence of violation of law, the Company shall be liable only for the then reserve by the aforesaid standard, and if at any time after date, said insured shall impair his health as stated in the application, the Company may cancel the policy on paying or tendering in payment the then reserve, as therein provided. If the age of the insured is not correctly given in the application, the error resulting therefrom shall be adjusted according to the statute of Iowa.

FOURTH: In respect to all representations and agreements contained in the application, except as above stated, if this policy matures after two years from its date, it shall be indisputable.

In Witness Whereof, THE EQUITABLE LIFE INSURANCE COMPANY, of Iowa, has by its President and Secretary, signed and delivered this contract in the City of Des Moines, Iowa, this *First* day of *January*, one thousand eight hundred and ninety-one.

J. C. CUMMINS,

Secretary.

F. M. HUBBELL,

President.

NOTE.—On the face of all policies issued by this Company, the following is printed: *This policy is secured by a deposit of bonds with the State of Iowa.*

GENERAL CONDITIONS.

POWERS OF AGENTS.—Agents are not authorized to make, alter or discharge contracts, waive forfeitures, name an extra rate for special risks, or bind the Company in any way.

ASSIGNMENT OF POLICY.—If the policy is assigned, a duplicate of the assignment shall thereupon be given to the Company, and due proof of interest produced with proofs of death. The original assignment must be surrendered to the Company, when policy is presented for payment.

PLACE OF CONTRACT.—This policy is a contract made and to be performed in the State of Iowa, and shall be construed only according to the laws of said State, and the Company's Articles of Incorporation.

PROOFS OF LOSS.—In the event of the death of the insured, application should be made to the Company for a blank form of "*Proofs of Death.*"

EQUITABLE LIFE INSURANCE CO.

SPECIAL CONDITIONS,

REFERRED TO IN WITHIN POLICY.

In *Twenty* years from the date of this policy, to-wit: on the *First* day of *January*, A. D. 1911, the policy being then in full force, the holder hereof shall have the following options as to its termination or further continuance:

First.—To receive the full reserve on this policy, according to existing standard, the amount being \$5,393.10, in cash, together with the accumulations, if any, in full payment of same.

Second.—To receive paid-up non-participating policy for the amount that all paid-up additions, used as a single premium, will then purchase at the Company's rates printed hereon, upon furnishing satisfactory evidence that he is in good health: *provided*, the amount of the original policy and such paid-up policy shall not exceed the largest sum then taken on a single life; and, further, that at the option of the Company, the paid-up insurance shall not exceed in amount that of the original policy.

Third.—To apply the reserve, or the amount of the reserve and paid-up additions, if any, to purchase an annuity for life.

Fourth.—To receive the amount of full-paid additions in cash, and continue the policy in force as an ordinary life policy; subsequent dividends to be paid in cash.

Fifth.—To continue the policy, converting paid-up additions, if any, into an annuity for life.

NOTE.—Written notice should be given the Company at least sixty days before the expiration of the Investment Period of the options decided upon, and unless such notice is received within sixty days thereafter, the additions, if any, will be paid in cash, and the policy continued as a life policy, subject to the payment of subsequent premiums, if any.

TABLE OF SINGLE PAYMENT PREMIUMS, FOR A POLICY OF \$1,000 PAYABLE AT DEATH.

| AGE. | SINGLE PAYMENTS. | AGE. | SINGLE PAYMENTS. | AGE. | SINGLE PAYMENTS. |
|------|---------------------|------|---------------------|------|---------------------|
| 20 | \$287.18 | 37 | \$399.71 | 54 | \$561.17 |
| 21 | 292.48 | 38 | 407.70 | 55 | 572.11 |
| 22 | 298.07 | 39 | 415.87 | 56 | 583.19 |
| 23 | 303.65 | 40 | 424.23 | 57 | 594.38 |
| 24 | 309.51 | 41 | 432.78 | 58 | 605.67 |
| 25 | 315.97 | 42 | 441.54 | 59 | 617.04 |
| 26 | 322.20 | 43 | 450.49 | 60 | 628.47 |
| 27 | 328.55 | 44 | 459.66 | 61 | 640.01 |
| 28 | 335.03 | 45 | 469.03 | 62 | 651.78 |
| 29 | 341.64 | 46 | 478.62 | 63 | 663.80 |
| 30 | 348.38 | 47 | 488.41 | 64 | 676.43 |
| 31 | 355.26 | 48 | 498.37 | 65 | 689.74 |
| 32 | 362.29 | 49 | 508.49 | 66 | 703.72 |
| 33 | 369.46 | 50 | 518.75 | 67 | 718.42 |
| 34 | 376.78 | 51 | 529.15 | 68 | 733.88 |
| 35 | 384.26 | 52 | 539.68 | 69 | 750.16 |
| 36 | 391.90 | 53 | 550.36 | 70 | 767.32 |

APPLICATION.

Have you always been temperate? If you use malt or spirituous beverages, state the kind and amount used daily. If you use opium or other narcotics, state in what form, and how much used daily. Should your health obviously become impaired by the habitual use of narcotics, malt or spirituous liquors, do you agree that the Company may, during your lifetime, cancel the policy herein applied for, and pay or tender in payment to the legal holder the then net reserve thereon, in full satisfaction of all claim and liability under it?

Do you agree that if, within two years from the date hereof, you shall engage in blasting, mining, submarine labor, aeronautic travel, the manufacture or handling of explosives, working upon trains on any railroad as engineer, fireman, brakeman, conductor of freight train, or in switching or coupling cars; or in ocean navigation; or in military or naval service in time of war, unless lawfully ordered into such service for the suppression of a riot; or shall take your own life, whether sane or insane, the policy issued hereon shall be void?

Do you agree that if you shall engage in said military or naval service after two years from the date hereof, without the written consent of the Company, and in case of death while so engaged, or shall at any time lose your life in consequence of the violation of law, the Company shall be liable only for the then net reserve on said policy?

IT IS HEREBY DECLARED AND AGREED, that the above are my own fair and true answers to the foregoing questions, without evasion or concealment, and that they, with the policy of said Company, if one be issued, shall constitute the contract between the parties hereto.

20-Payment Life, Free Tontine Policy.

(20 Year Tontine Period.)

Age 35.

No. 104340.

THE EQUITABLE LIFE ASSURANCE SOCIETY,

OF THE UNITED STATES.

PREMIUM, \$350.00.

AMOUNT, \$10,000

In Consideration of the written and printed application for this policy, which is hereby made a part of this contract, and of the payment in advance of *Three Hundred and Fifty Dollars*, and of the payment of the same amount, yearly thereafter, at the office of the Society in the City of New York, on the *first day of November*, during the continuance of this contract, does promise to pay to *Sarah Jones, if living: if not, then to her husband, Henry Jones*, his executors, administrators or assigns, at the office of the Society in the City of New York, *Ten Thousand Dollars* upon satisfactory proof of death of said *Henry Jones*, of *Oak Park*, in the County of *Cook*, State of *Illinois*.

NEW YORK, *November 1, 1889.*

WM. ALEXANDER,
Secretary.

HENRY B. HYDE,
President.

LIST OF PRIVILEGES.

THE DETAILS OF WHICH WILL BE FOUND IN THE APPLICATION.

This policy becomes incontestable two years from its date of issue. It provides for a Paid-up Policy after three years, for as many twentieths of the original Policy as complete annual premiums have been paid. It grants freedom of residence, travel and occupation after one year. It gives to Henry Jones a choice of six methods of settlement upon the COMPLETION OF THE TONTINE PERIOD, on the first day of November, 1909, namely:

I. The surrender of the Policy for its full value (consisting of the entire Reserve, amounting to \$5,266.50, together with the Surplus then apportioned by the Society), either in 1, Cash; 2, Paid-up Assurance; 3, A Life Annuity; or

II. The Continuance of the Policy, and the withdrawal of the accumulated surplus, either in 1, Cash; 2, Paid-up Assurance; 3, an Annuity.

WM. ALEXANDER,
Secretary.

H. B. HYDE,
President.

APPLICATION FOR FREE TONTINE POLICY.

Is it understood and agreed, in consideration of the privileges as to paid-up assurance stated on the reverse side of this application, that all right or claim to temporary assurance or any other surrender value than that provided in the said privileges, are hereby specially waived and relinquished, whether required by the statute of any State or not; and that, at the end of the Tontine period, for all paid-up assurance, in excess of the amount of the original policy, or extending beyond the Policy's maturity, a satisfactory medical certificate shall be furnished to the Society?

Is it agreed that for one year after the date of issue of the Policy, travel and residence in Mexico and the Torrid Zone, and engagement in any of the following occupations or employments: blasting, mining, submarine labor, aeronautic ascensions, the manufacture, handling or transportation of inflammable or explosive substances, service upon any railroad train, or in switching, or in coupling cars, or on any steamboat, or other vessel or boat, will render the Policy void; and that self-destruction, sane or insane, and death in consequence of violation of law, within one year from the date hereof, are not risks assumed by the Society in the contract?

It is hereby agreed that all the foregoing statements and answers, as well as those made, or to be made, to the Society's Medical Examiner are warranted to be true, and are offered to the Society as a consideration of the contract, which shall not take effect until the first premium shall have been paid during the life and good health of the person herein proposed for assurance.

I hereby apply to the Equitable Life Assurance Society of the United States, for \$10,000 of assurance on my life, on the plan described in the "privileges" below, and known as the Free Tontine.

I am temperate in my habits, and am, to the best of my knowledge, in sound physical condition and a satisfactory subject for assurance.

This risk is approved and recommended by

Signature of General Agent.

Signature of person whose life is proposed for assurance.

PRIVILEGES.

I. **INCONTESTABILITY.** After two years from the date of issue, the only conditions which shall be binding upon the holder of the policy, are that he shall duly pay the premiums and observe the regulations of the Society as to age and service in war. In all other respects, if the policy matures after the expiration of the said two years, the policy shall be indisputable.

II. **NON-FORFEITURE.** If premiums upon the policy, for not less than three complete years of assurance shall have been duly received by the Society, and default shall be made in payment of a subsequent premium, the Society will issue, in lieu of such policy, a new non-participating paid-up policy, for the entire amount which the full reserve on the policy, according to the present legal standard of the State of New York, will then purchase as a single premium, calculated by the regular table for single premium policies, now published by the Society; provided, however, that the policy shall be surrendered duly receipted within six months after such default, otherwise, the policy will be void.

III. **FREEDOM OF TRAVEL AND OCCUPATION.** After one year from the register date of issue of the policy there are no restrictions upon travel, residence or occupation, except that military service in time of war is forbidden unless a permit has been previously obtained. In case of death from service in war without such permit the net reserve of the policy (computed according to the American Experience Table of Mortality, taking interest at four per centum per annum) will be paid.

IV. **FACILITY IN MAKING PAYMENTS.** Although all premiums are due in the City of New York, payments may be made at other places to persons authorized to receive the same, on the production of the Society's receipt therefor, signed by its Secretary, and countersigned by the authorized person to whom the payment is made. Although the contract is based on the receipt of premiums annually in advance, the premium may be made payable in semi-annual or quarterly installments, but in such case that part of the full year's premium, if any, which remains unpaid at the maturity of this contract shall be deducted from the amount of the claim.

V. **ADMISSION OF AGE.** The age of the person upon whose death the policy matures will be admitted in advance by the Society on due proof, and after being thus admitted no deduction shall be made to adjust the amount of assurance which at the correct age would have been purchasable with the premium paid.

VI. **TONTINE PROFITS.** At the end of the Tontine Period, if the person proposed for assurance be then living, and the policy in force, the policy shall participate in the accumulated surplus derived from policies on the Free Tontine plan, both existing and discontinued, as may then be apportioned by the Society.

VII. **CHOICE OF PRIVILEGES AT THE END OF THE TONTINE PERIOD** The holder may then surrender the policy for its full value, consisting of the entire reserve and the surplus apportioned by the Society, either in 1, Cash, or 2, Paid-up Assurance, or 3, an Annuity for Life. Or, if the policy is not an endowment maturing at the end of the Tontine Period, it may be continued and the surplus taken, either in 1, Cash, or 2, Paid-up Assurance (to be applied to the policy), or 3, an Annuity (to reduce or extinguish premiums, if still payable).

20-Year Indemnity Bond.

No. 165,372

AGE, 35.

| | |
|--|---|
| SAMUEL BORROWE, <i>2d Vice-Pres't.</i> | JAMES W. ALEXANDER, <i>Vice-Pres't.</i> |
| WILLIAM ALEXANDER, <i>Sec'y.</i> | GEORGE W. PHILLIPS, <i>Actuary.</i> |
| THOMAS D. JORDAN, <i>Ass't Sec'y.</i> | EDWARD W. SCOTT, <i>3d Vice-Pres't.</i> |
| J. G. VAN CISE, <i>Ass't Actuary.</i> | JOHN A. MCCALL, <i>Comptroller.</i> |
| JAMES B. LORING, <i>Registrar.</i> | S. D. RIPLEY, <i>Cashier.</i> |
| HENRY B. HYDE, <i>President.</i> | |

AMOUNT, \$10,000

PREMIUM, \$500.

KNOW ALL MEN BY THESE PRESENTS THAT

THE EQUITABLE LIFE ASSURANCE SOCIETY

OF THE UNITED STATES.

In Consideration of the written and printed subscription for this bond, which is hereby made a part of this contract of Assurance and of the payment of *Five Hundred Dollars* annually in advance, on or before the *first day of May* during the continuance of this contract, promises to pay on the *first day of May* in the year *Nineteen Hundred and Ten*, to *Henry Jones, of Oak Park, Cook Co., Illinois, One Thousand Dollars*, together with the *Surplus* then to be apportioned to this bond by the Society. Or in the event of the death of the said *Henry Jones* before the maturity of this bond, the Society Covenants and Agrees to release the beneficiary from the payment of all further instalments, and hereby promises to pay immediately upon the receipt of satisfactory proofs of death, the face value of this bond (\$10,000) to *his wife, Sarah Jones, if living; if not, then to his Executors, Administrators or Assigns.*

New York, the *First day of May, 1890.*

HENRY B. HYDE,

President.

WM. ALEXANDER,

Secretary.

NOTICE.—No person except one of the Executive Officers named above is authorized to make, alter or discharge contracts or waive forfeitures.

NOTE.—The annual premium rates on these Bonds are Ages 20 to 40 inclusive \$50 per thousand. Ages 41 to 50, \$1 each year is added until age 50, when it is \$60, then increasing \$2 a year, beginning at \$62 for age 51, to \$80 at age 60.

EQUITABLE LIFE ASSURANCE SOCIETY.

EXTENSION AND INTEREST GUARANTEE.

On the maturity of this Bond, or on the death of the assured if prior thereto and while the Bond is in force, its PAYMENT MAY BE DEFERRED during the pleasure of the beneficiary, and the Society will guarantee interest annually thereon at the rate prescribed by the laws of the State of New York as the standard of computation for the reserves of life assurance companies; provided that when the payment of the Bond is demanded it shall be at a date upon which interest falls due. And the surplus then apportioned may be drawn in CASH, or may be ADDED TO THE BOND and *bear interest* therewith. Or,

The payment of the Bond at maturity may be deferred UNTIL THE DEATH OF THE PERSON WHOSE LIFE IS ASSURED, in which case the Society will guarantee an annual income thereon which shall be equal to FOUR PER CENT. on the principal of the Bond; and the surplus apportioned in addition to this guaranteed income, shall be drawn in cash.

NON-FORFEITURE CLAUSE.

At any time after three annual instalments have been paid on this Bond it may be surrendered for a non-participating paid-up Bond FOR AS MANY TWENTIETHS of its principal amount as complete annual instalments have been paid, providing this Bond be returned to the Society duly receipted within six months after default in the payment of an instalment due.

LIST OF ASSURANCE PRIVILEGES, THE DETAILS OF WHICH WILL BE FOUND IN THE SUBSCRIPTION.

This Bond becomes INCONTESTABLE two years from its date of issue. It grants freedom of residence, travel and occupation after one year. At maturity if the person whose life is assured be then living, and if the proceeds of the Bond are neither withdrawn in cash nor extended at interest, the entire value of the Bond and Surplus may be converted into an ANNUITY FOR LIFE. Or may (subject to a satisfactory certificate of good health) be converted into a PAID-UP POLICY OF LIFE ASSURANCE.

SUBSCRIPTION FOR EQUITABLE BOND.

I HEREBY APPLY FOR AN INDEMNITY BOND OF THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES ON THE PLAN DESCRIBED IN THE FOLLOWING :

PRIVILEGES.

I. INCONTESTABILITY.—After two years from the date of issue, the only conditions which shall be binding upon the holder of the Bond are that he shall duly pay the INSTALMENTS as they shall fall due thereon and observe the regulations of the Society as to age and service in war. In all other respects, if the Bond matures after the expiration of the said two years, it shall be INDISPUTABLE.

II. NON-FORFEITURE.—If instalments for not less than three complete years shall have been duly received by the Society and default shall be made in the payment of a subsequent instalment, the Bond may be surrendered for a non-participating paid-up Bond for as many fifteenths (in the case of a 15-year Bond) or as many twentieths (in the case of a 20-year Bond) of its face value as

complete annual instalments have been paid ; providing the Bond be returned to the Society duly receipted within six months after the date upon which the last instalment in default has fallen due ; otherwise the Bond shall cease and determine and all instalments paid thereon shall forfeit to the Society.

III. FREEDOM.—After one year from the register date of issue of the Bond, there are no restrictions upon travel, residence or occupation, except that military service in time of war is forbidden unless a permit has been previously obtained. In case of death from service in war without such permit the net reserve of the Bond (computed according to the American Experience Table of Mortality, taking interest at four per centum per annum) will be paid.

IV. FACILITY IN PAYING INSTALMENTS.—Although all INSTALMENTS are due in the City of New York, and failure to pay the same when due will terminate the Bond, payments may be made at other places, on or before the due dates, to persons authorized to receive the same, on the production of the Society's receipt therefor, signed by its Secretary, and countersigned by the authorized person to whom the payment is made.

V. ADMISSION OF AGE.—The age of the person upon whose death the Bond matures will be admitted in advance by the Society on due proof, and after being thus admitted no deduction shall be made to adjust the amount of assurance which at the correct age would have been purchasable with the instalment paid.

IN CASE OF SUBSCRIBER'S DEATH BEFORE MATURITY OF BOND.

VI. IMMEDIATE PAYMENT.—In the event of the death of the person whose life is assured before the maturity of the Bond, its face value, providing the Bond shall then be in force, becomes payable at the office of the Society in New York, immediately upon receipt of satisfactory proofs of death with the Bond duly receipted.

VII. EXTENSION.—Or, in lieu of the above, the Society will *extend* the Bond and allow interest upon it annually thereafter.

IN CASE BOND MATURES DURING SUBSCRIBER'S LIFE-TIME.

VIII. PROFITS.—At the maturity of the Bond, if the person whose life is assured, be then living, the Bond shall participate in the accumulated Surplus derived from bonds and policies of the Free Tontine plan, both existing and discontinued, as may then be apportioned by the Society.

IX. OPTIONS.—The Society will then pay the face of the Bond and the Surplus then apportioned by the Society, immediately upon receipt at its office in New York of the Bond duly receipted. Or, the Society will *extend* the Bond and allow interest upon it annually thereafter. In the latter case, the SURPLUS may be added to the Bond and will bear *interest as well as the principal* ; or the SURPLUS may be withdrawn and the face value of the bond be extended.

X. ASSURANCE PRIVILEGES.—Or, in lieu of the above the entire value of the Bond and Surplus may be converted into an Annuity for Life, or, may (subject to a satisfactory certificate of good health) be merged into a Paid-up Policy of Life-Assurance.

IS IT AGREED THAT IN CONSIDERATION OF THE PRIVILEGES as to paid-up assurance provided for under this subscription, all right or claim to tem-

EQUITABLE LIFE ASSURANCE SOCIETY.

porary assurance or any other surrender value than that provided in the said PRIVILEGES, are hereby specially waived and relinquished, whether required by the statute of any State or not?

IS IT AGREED THAT FOR ONE YEAR AFTER THE DATE OF ISSUE OF THE BOND, travel and residence in Mexico and the Torrid Zone, and engagement in any of the following occupations or employments, namely: Blasting, mining, submarine labor, aeronautic ascensions, the manufacture, handling or transportation of inflammable or explosive substances, service upon any railroad train, or in switching, or in coupling cars, or on any steamboat or other vessel or boat, will render the Bond void; and that self-destruction, sane or insane, and death in consequence of violation of law, within one year from the date hereof, are not risks assumed by the Society in the contract?

I HEREBY AGREE that all the foregoing statements and answers, as well as those made or to be made to the Society's Medical Examiner are warranted to be true, and that this contract shall not take effect until the first INSTALMENT shall have been paid during my good health.

Dividend Tontine Bond Policy.

No. 986,432.

Maturing after 20 years.

AMOUNT, \$10,000.00

AGE, 35 YEARS.

PREMIUM, \$474.20

THE GERMANIA LIFE INSURANCE CO.

OF THE CITY OF NEW YORK.

In Consideration of the representations made to them in the Application for this Policy, and of the payment to them of the premium of *Four Hundred and Seventy-Four Dollars and twenty cents*, by *Emma R. Flitcraft*, wife of *Allen J. Flitcraft*, of *Oak Park*, in the County of *Cook*, State of *Illinois*, and of the payment upon the receipt of the Secretary of the Company, of a like amount on or before noon of the *First day of January* in every year during the continuance of this Policy.

Do Hereby Promise and Agree to pay at their office in the City of New York, the sum of *Ten Thousand Dollars* to the said *Allen J. Flitcraft*, on the *First day of January, nineteen hundred and nine*, at noon if he shall then be living; or, in case of his previous death, upon due notice and proof thereof, to the said assured, for her sole use, if living at the time of his death; or, if not living at that time, to his children, or their guardian, for their use: or if he should leave no children, to his executors, administrators or assigns (upon due proof of the interest of the claimant in this Policy if the same shall be at the time held by an assignee or as security).

It is also agreed, that if this Policy shall lapse as to its original amount, by non-payment of premium after it shall have been three years or more in force, it shall remain valid, subject to all its conditions, for an amount equal to a fraction of its original amount formed by the number of full year's premiums paid, divided by the number of years, for which, by its terms, premiums are payable.

This Policy is issued, and the same is accepted by the said assured, upon the express Conditions and Agreements printed on the back hereof, which are hereby referred to and made a part hereof.

In Witness Whereof, the said THE GERMANIA LIFE INSURANCE COMPANY have, by their President and Secretary executed this Contract at New York, on this *First day of January*, one thousand eight hundred and *eighty-nine*.

HUBERT CILLIS,
Secretary.

HUGO WESENDONCK,
President.

GERMANIA LIFE INSURANCE COMPANY.

CONDITIONS AND AGREEMENTS OF THIS INSURANCE.

This Policy shall cease and be null, void and of no effect; and the Company shall not be liable for the payment of the sum assured, or any part thereof, but all premiums previously paid shall be the absolute property of the Company, without any account whatever to be rendered therefor.

PERMANENT CONDITIONS.

1. **PAYMENT OF PREMIUMS.**—If the premiums mentioned within, or any of them, shall not be paid on or before noon of the several days stipulated for the payment thereof respectively, or within three days thereof respectively.

(Agents holding an appointment from the Company are authorized to receive premiums at or before the time when due, only upon production and delivery of the receipt of the Secretary of the Company, but not to make, alter or discharge contracts or waive forfeitures.)

2. **SERVICE IN WAR.**—If the person upon whose life insurance is taken shall enter into any service in war; but in case of death in, or in consequence of such service after three or more full years' premiums shall have been paid, the net reserve of this Policy (computed according to the Actuaries Table of Mortality, with interest at 4 per centum per annum will be paid.

TEMPORARY CONDITIONS.

3. **TRAVEL AND RESIDENCE.**—If within three years from the date hereof, the said assured shall visit, between the first day of July and the first day of November, those parts of the United States which lie south of Virginia, Kentucky, Missouri and Kansas, or pass beyond the limits of the United States, excepting into the territory lying in America north of the United States; or enter upon a voyage upon the high seas, except coastwise within the same latitudes and between the same days of the year, within and between which the said assured is at liberty to be or reside by the terms of this Policy; but permission is hereby given to the said assured to travel at any time between those parts of the United States in which he or she is at liberty to be by the terms of this Policy, and the ports of Europe, and to travel and reside in Europe.

4. **OCCUPATION.**—If within three years from the date hereof, the said assured shall enter upon service on any Sea, Sound, Inlet, River, Lake or Railroad, as a mariner, engineer, fireman, conductor or laborer in any capacity; or, in the manufacture, handling or transportation of inflammable or explosive substances; or, in submarine operations or mining.

5. **SUICIDE.**—If within three years from the date hereof, the person assured shall die by suicide, or by his or her own hand, or in consequence of an attempt to commit suicide, or to take his own life, whether sane or insane at the time.

6. **UNTRUE STATEMENTS.**—If within three years from the date hereof, the Company discover and give notice to the said assured of the untruth in any respect of the representations made in the application for this Policy, upon the faith of which this contract is made.

AGREEMENTS.

It is agreed that this Contract shall become valid only by delivery of this Policy, and upon payment of the first premium due during the continued good health of the person upon whose life insurance is taken.

It is also agreed, that this Policy, together with all other Dividend Tontine Policies, the Dividend Tontine period of which terminates in the same calendar year, shall form a special Dividend Class, and that the said assured, if the person upon whose life insurance is taken shall be living at noon of the first day of January, nineteen hundred and nine, and if this Policy be then in force for its full amount, shall then, with all the other assured of the same Class whose Policies are then in force for their full amounts, share in the apportionment of the Dividend Fund accrued to the said Class, and also after such apportionment shall, while this Policy shall remain in force for its full amount, be entitled to a participation in the profits of the Company according to its Charter.

It is also agreed that upon due surrender of this Policy on the day last above mentioned, or within sixty days thereafter, the Company will pay to the legal owner, if this Policy be then in force for its full amount, the sum of *Ten Thousand Dollars*.

It is also agreed, by the said assured, that written notice shall be given to the Company of any assignment of this Policy.

APPLICATION.

It is hereby declared and agreed, that all the statements and answers to the printed questions written above, which, together with this Declaration of Agreement, constitute an application to the GERMANIA LIFE INSURANCE COMPANY of New York, for an insurance of *Ten Thousand Dollars*, upon the life of *Henry R. Brown*, are offered to the said Company as a consideration of the contract applied for; each of which statements and answers, whether written by his or her own hand or not, every person whose name is hereto subscribed adopts as his or her own, admits to be material, and warrants to be full, complete and true, and to be the only statements given to the Company in reply to its inquiries, and upon which, should the insurance applied for be granted, the Company's contract will be founded. And this application is submitted to the said Company, with the following express covenants and agreements: *First*, That it will constitute no contract of insurance, until a Policy shall first have been issued and delivered by the said Company, and the first premium thereon actually paid, during the continuance of the life proposed for insurance, in the same condition of health as described in the application; *Second*, That if the insurance applied for be granted by the said Company, the Policy, if accepted, will be accepted subject to all the conditions and stipulations contained in the Policy, and that the entire contract contained in the said Policy and in this application taken together shall be construed and interpreted, as a whole, and in each of its parts and obligations, according to the charter of the said Company and the laws of the State of New York, the place of the contract being expressly agreed to be the principal office of the said Company in the City of New York; *Third*, That in any distribution of surplus, the principles and methods which may be adopted by the Company for such distribution, and its determination of the amount equitably belonging to such Policy, shall be and are hereby ratified and accepted by and for every person who shall have or claim any interest under the contract now proposed.

NOTE.—After three years this Policy is incontestable and non-forfeitable.

20-Payment Life Dividend Endowment.

(RETURN PREMIUM AFTER TEN YEARS).

No. 97,566.

AMOUNT, \$10,000

THE HOME LIFE INSURANCE COMPANY.

AGE, 35.

PREMIUM, \$366.80

BY THIS POLICY OF ASSURANCE,

In Consideration of the written and printed application for this policy, which is hereby made a part of this Contract, and of the payment in advance of *Three Hundred and Sixty-Six* Dollars and *eighty* cents, and of the payment of the same amount to be made thereafter, at the office of the said Company, in the City of New York, on or before noon of the *First* day of *January* in every year during the continuance of this Contract until premiums for twenty full years shall have been duly paid to said Company. Does insure the life of *John Doe*, of *New York*, in the County of *New York*, State of *New York*, hereinafter called the insured in the amount of *Ten Thousand* Dollars, and does promise to pay the sum assured to *his wife Mary Doe*, or if she shall not survive him, to his Executors, Administrators or Assigns, at the office of the said Company in the City of New York, upon receipt and approval of proofs of the death of the said insured during the continuance of this Policy, deducting therefrom any indebtedness to the Company under this Contract,

And further agree that the provisions, requirements and benefits printed or written by the said Company upon the back of this Policy are a part of this Contract, as fully as if they were recited at length over the signatures hereto affixed.

In Witness Whereof, the said HOME LIFE INSURANCE COMPANY has, by its President or Vice-President and Secretary, signed and delivered this Contract at the City of New York, in the State of New York, this, *first* day of *January*, one thousand eight hundred and *ninety-one*.

CHAS. A. TOWNSEND,

President.

GEORGE E. IDE,
Secretary.

HOME LIFE INSURANCE COMPANY.

PROVISIONS, REQUIREMENTS AND BENEFITS.

INCONTESTABILITY.—It is hereby further promised and agreed that after two years from the date hereof, the only conditions which shall be binding upon the insured under this policy are that the premiums shall be paid at the times and place, and in the manner stipulated, and that the requirements of the Company as to age, and Military or Naval Service in time of war, and as to the wearing of a truss, if ruptured, shall be observed, and that in all other respects, if this policy shall become a claim after the expiration of the said two years, the payment of the sum insured by this policy shall not be disputed.

PAYMENT OF PREMIUMS.—Each premium is due and payable at the home office of the Company in the city of New York, but will be accepted elsewhere when duly made in exchange for the Company's receipt signed by the President, Vice-President or Secretary. Notice that each and every such payment is due at the date named in the Policy, is given and accepted by the delivery and acceptance of this policy, and any further notice, required by any statute, is thereby expressly waived. That part of the year's premium, if any, which is not due and is unpaid at the maturity of this contract shall be deducted from the amount of the claim. If this policy shall become void by non-payment of premium, all payments previously made shall be forfeited to the Company except as hereinafter provided.

NON-FORFEITURE.—After three full annual premiums have been paid upon this Policy, the Company will, upon the legal surrender thereof on default in payment of any premium, or within six months thereafter, issue a non-participating Policy without return of premium for paid-up insurance, payable as herein provided for as many—*Twentieths*—of the amount assured hereby as there shall have been annual premiums paid, provided there is no indebtedness to the Company under this Contract.

SURRENDER.—This Policy may be surrendered at the expiration of twenty years from the date of issue, if then in force, and the full amount of the legal reserve according to the present standard of the State of New York, which will be \$5,393.10, less any indebtedness to the Company, will be paid therefor in cash (*in addition to the Dividend Endowment as provided below*). Or the Policy may be continued, and a new Dividend Endowment term of any multiple of five years may be entered upon.

DIVIDEND ENDOWMENT.—Each and every Dividend of Profits which may be made on this Policy, shall be retained by the Company, and be applied to the purchase of SIMPLE ENDOWMENTS in favor of the holder thereof, which shall mature and be payable only at the expiration of—*Twenty*—years from the date hereof, if this Policy be then in force, at which time the ACCUMULATIONS shall be payable in Cash, or if preferred, in additional Insurance if the INSURED is in sound health, or in the purchase of an Annuity.

PREMIUM LOANS.—After the premiums have been paid on this Policy for *Ten* years, the Company will loan to the holder of the Policy (to enable him to continue it in force) the amount of any subsequent premium or premiums within the Dividend Endowment period, as the same shall become due; provided there is no other indebtedness to the Company under this Contract, and provided interest at the rate of 6 per cent. per annum is paid annually in advance upon all such loans. The aggregate amount of any such loans and all interest accrued or unpaid upon the same shall be deducted from the proceeds of this Policy in any settlement thereof or of any benefit thereunder.

RETURN OF PREMIUMS.—If this Policy shall become a claim by death occurring within the Dividend Endowment period above specified, and subsequent to the *First* day of *January, nineteen hundred and one*, all the premiums due on and after said date and paid, whether in cash or by premium loan as above, will be returned and paid with the amount of the Policy.

ASSIGNMENTS.—Any assignment of this Policy must be made in duplicate, and both copies must be sent to the Home office for acknowledgment, one of them to be retained by the Company. Under no circumstances will the Company assume any responsibility for the validity of any assignment.

NOTICE.—No agent has power on behalf of the Company to make or modify this or any contract of insurance, to extend the time for paying a premium, to bind the Company by making any promise, or by receiving any representation or information not contained in the application for this Policy.

APPLICATION.

Have you ever traveled or resided, or do you now contemplate travel or residence, at any future time, in the Torrid Zone or Mexico? State particulars.

Is it understood and agreed that, in consideration of the provision made in the Policy as to paid-up insurance, all right or claim to any other surrender value than that so provided, whether provided by the statute of any State or not, is hereby relinquished, and that, in case of understatement of age, the amount payable shall be the insurance that the actual premium paid would have purchased at the true age of the insured?

Is it agreed that for two years after the date of issue of the Policy engagement in any of the following occupations or employments: Blasting, mining, submarine labor, aeronautic ascensions, arctic explorations, the manufacture, handling, or transportation of inflammable or explosive substances, service upon any railroad train, or in switching, or in coupling cars, or on any steamboat, or other vessel or boat, and self-destruction, while sane or insane, and death in consequence of a duel or criminal violation of law, will render the Policy void? Is it also agreed that during the continuance of the Policy the applicant will not engage in military or naval service in time of war without first obtaining permission of this Company, and, if ruptured, will continuously wear a suitable truss?

I certify that I am temperate in my habits, and am, to the best of my knowledge and belief, in sound physical and mental condition and a satisfactory subject for life insurance.

I also agree that all the foregoing statements and answers, as well as those that I make or shall make to the Company's Medical Examiner, in continuation of this Application are by me warranted to be true and are offered to the Company as a consideration of the contract, which shall not take effect until the first premium shall have been paid and the Policy shall have been delivered during my life and continuance in good health.

Dividend Endowment Policies are written by this Company on the following plans and terms:

10-Payment Life Dividend Endowment Period, 10 years; Ordinary Life, 10, 15 and 20-Payment Life, with Dividend Endowment Period, 15 and 20 years; Ordinary Life, 10, 15 or 20-Payment Life, with Dividend Endowment Period of 25 years. The entire combined actuaries 4 per cent. reserve is guaranteed as a cash surrender value at the end of the respective Dividend Endowment Periods.

Deferred Annuity Bond.

No. 00,000.

AGE, 35.

THE HOME LIFE INSURANCE CO.

AMOUNT, \$1,000.00.

PREMIUM, \$476.00.

In Consideration of the written and printed application for this bond, which is hereby made a part of this contract, and of the payment in advance of *Four Hundred and Seventy-Six* Dollars and——cents, and of the payment of the same amount to be made thereafter, at the office of the said Company in the City of New York, on or before noon of the *Twelfth* day of *December*, in every year during the continuance of this contract, until premiums for *twenty* full years shall have been duly paid to said Company.

Promises to pay at its office in the City of New York, to *John Doe*, of *New York*, in the County of *New York*, State of *New York*, an annuity of *One Thousand* Dollars for every year after *twenty* years from the date hereof during the remaining lifetime of *the said John Doe*, in equal annual payments of *One Thousand* dollars each commencing on the *Twelfth* day of *December*, A. D. one thousand *nine* hundred and *eleven*, and terminating with the last annual payment preceding death.

And further agrees that the provisions, requirements and benefits printed or written by the said Company upon the back of this Bond are a part of this contract as fully as if they were recited at length over the signatures hereto affixed.

In Witness Whereof, the said HOME LIFE INSURANCE COMPANY has, by its President, or Vice-President and Secretary, signed and delivered this contract at the City of New York, in the State of New York, this *Twelfth* day of *December*, A. D. one thousand eight hundred and *ninety*.

GEO. E. IDE,
Secretary.

CHAS. A. TOWNSEND,
President.

HOME LIFE INSURANCE COMPANY.

PROVISIONS, REQUIREMENTS AND BENEFITS.

PAYMENT OF PREMIUMS.—Each premium is due and payable at the home office of the Company in the City of New York, but will be accepted elsewhere, when duly made in exchange for the Company's receipt signed by the President, Vice-President or Secretary. Notice that each and every such payment is due at the date named in bond, is given and accepted by the delivery of this bond, and any further notice required by any statute is thereby expressly waived. If this bond shall become void by non-payment of premium, or by the death of the said *John Doe*, all payments previously made shall be forfeited to the Company, except as hereinafter provided.

NON-FORFEITURE.—After three full annual premiums have been paid upon this bond, the Company will, upon the legal surrender thereof on default in payment of any premium, or within six months thereafter, issue a non-participating bond for paid-up annuity, payable as herein provided for as many *twentieths* of the annuity secured by this bond as there shall have been annual premiums paid, provided there is no indebtedness to the Company under this contract.

RETURN OF PREMIUMS.—In case of the death of the said *John Doe* occurring within the dividend endowment period herein specified, all the premiums received during said period shall be paid to *his* executors, administrators or assigns.

SURRENDER.—This bond may, if desired, be surrendered at the expiration of *twenty* years from the date of issue, if then in force, and the full amount of the legal reserve according to the present standard of the State of New York, which will be \$10,978.00, less any indebtedness to the Company, will be paid therefor in Cash (*in addition to the Dividend Endowment as provided below*), or may be exchanged for a bond of annuity for a limited number of years, of such an amount as said cash value and accumulated dividends will provide. Notice that the holder of this bond desires to avail himself of either of these options must be given to the Company at least 60 days prior to the above date.

DIVIDEND ENDOWMENT.—Each and every dividend of profits which may be made on this bond shall be retained by the Company and be applied to the purchase of **SIMPLE ENDOWMENTS** in favor of the holder thereof, which shall mature and be payable only at the expiration of *twenty* years from the date hereof, if this bond be then in force, at which time the **ACCUMULATIONS** shall be applied to the purchase of an additional annuity (or if preferred may be drawn in cash).

IDENTITY.—Satisfactory evidence that the person on whose life this annuity is granted is alive, shall be furnished to the Company at every payment of this annuity, and no payment will be made until such evidence shall have been received.

ASSIGNMENTS.—Any assignment of this bond must be made in duplicate, and both copies must be sent to the home office for consent and record, one of them to be retained by the Company. Under no circumstances will the Company assume any responsibility for the validity of any assignment.

NOTICE.—No agent has power on behalf of the Company to make or modify this or any contract, to extend the time for paying a premium, to bind the Company by making any promise, or by receiving any representation or information not contained in the application for this bond.

APPLICATION.

The amount to be paid into the said Company and which is to be definitely the property of THE HOME LIFE INSURANCE COMPANY is:

Four Hundred Seventy-Six Dollars annually for twenty years, with the provision that in case of the death of the person on whose life the annuity is granted within the said twenty years, all premiums actually due and paid to the Company shall be returned and paid to John Doe, his executors, administrators, or assigns.

The periodical amount of the annuity to be paid by the Company until the death of the person during whose life the annuity is to be paid and without payment of any fractional amount after the last periodical payment, is *One Thousand Dollars*.

The persons applying for this annuity hereby understand, warrant and agree that any untrue or fraudulent statement in this application concerning the identity or age of the person during whose life the annuity is to be paid, shall vitiate the annuity and forfeit to the Company the amount paid in as described in paragraph 6. And it is also understood and agreed that by the terms of this bond the period of payments is to cover the entire number of years selected—at the expiration of which time the annuity period commences—and the first payment of such annuity by the Company is to be made at the end of the first year of this annuity period: and it is also agreed that satisfactory evidence that the person on whose life this annuity is granted is alive, shall be furnished to the Company at every payment of this annuity and that no payment will be made until such evidence shall have been received.

Age 35. 20-Payment Life Policy.

No. 614,805.

INCORPORATED 1862.

AMOUNT, \$10,000

THIS POLICY OF INSURANCE WITNESSETH THAT

The John Hancock Mutual Life Insurance Co.
OF BOSTON, MASSACHUSETTS.

In Consideration of the premium of *Three Hundred and Forty-Two and 50-100* Dollars, to be paid on or before the *first day of January* in every year, or its equivalent in quarter or half-yearly payments in advance, until the premiums for *twenty* full years shall have been paid, does insure the life of *Thomas C. Brown*, of *Boston*, in the County of *Suffolk*, and State of *Massachusetts*, in the amount of *Ten Thousand* Dollars, for the benefit of *his wife Carrie M. Brown*. And the said Company does hereby promise to pay at its office in *Boston*, the amount of said insurance to the said *Carrie M. Brown*, her executors or administrators, sixty days after due notice and proof to it, on its blanks, at the office in *Boston*, of the death of the said person whose life is hereby insured, deducting therefrom the premiums, if any, for the balance of the Policy year.

This Policy is made and accepted upon the following conditions : If the said insured (except as herein permitted), shall pass beyond the limits of the United States, or approach within fifty miles of the Atlantic Ocean, South of Fortress Munroe, of, the Gulf of Mexico, of the Mississippi River, South of Cairo, Illinois, or of the Red River in the State of Arkansas ; or enter into any Military or Naval service (the Militia not in actual service excepted); or shall be personally employed in any Mine or Manufactory of explosive or highly inflammable materials ; or on any Railroad as Brakeman or Switchman ; without the consent of this Company, previously given in writing ; or if any of the statements, made in the Application for this Policy, which is made a part hereof, are in any respect untrue ; provided, such misrepresentation is made with actual intent to deceive, and the matter misrepresented increases the risk of loss ; then this Policy shall be null and void.

The said insured has liberty to go on any voyage by water, along the coast of the United States, Nova Scotia, or New Brunswick, between the United States and Europe, and between the

United States and Cuba ; to travel in any part of the United States, except where yellow fever may be prevailing ; to reside in Cuba between the first of December and first of April ; and to reside and travel indefinitely in Europe, Turkey, Egypt, the Dominion of Canada and Newfoundland.

It is further agreed, that after this Policy shall have been in force for three full years, the liability of this Company under the same shall not be contested, provided that the premiums shall be paid as stipulated herein, and that the provisions of this Policy as to residence, travel and occupation shall be complied with ; but if the age of the insured is not correctly stated in the application, no greater sum will be paid hereunder than the amount that the premiums paid hereon would have purchased at the rate in use at the date of this Policy for the true age of the insured.

Said Company shall have a right to set off any demand it shall have against the other parties to this contract, or either of them, their assigns or representatives, against any claim hereon.

This Policy shall not take effect until the advance premium hereon shall have been paid, during the life time and good health of the insured, as per first premium receipt accompanying this Policy.

No suit shall be brought against said Company on any claim under this Policy, unless said suit is commenced within two years from the time when the right of action accrues. Any assignment of this Policy shall be void, unless assented to in writing by the Secretary of said Company ; and the claim of any assignee shall be subject to proof of interest. No person, except the President or Secretary, is authorized to make, alter or discharge contracts, or waive forfeitures. This contract is made and to be performed in the Commonwealth of Massachusetts.

If any premium or installment thereof on this Policy shall not be paid, on or before the day when due, this Policy shall thereupon become forfeited and void, except as provided by Section 76 of the "Massachusetts Insurance Act of eighteen hundred and eighty-seven," which Section is printed on the back of this Policy.

In Witness Whereof, The said JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY has, by its President and Secretary, executed and delivered this contract, at Boston, on this *first* day of *January*, A. D., 1889.

GEO. B. WOODWARD,
Secretary.

STEPHEN H. RHODES,
President.

JOHN HANCOCK MUTUAL LIFE INSURANCE CO.

SECTION 76 OF THE "MASSACHUSETTS INSURANCE ACT OF EIGHTEEN HUNDRED AND EIGHTY-SEVEN."

SECTION 76. All Policies hitherto issued by any domestic life insurance Company shall be subject to the provisions of law applicable and in force at the date of such issue. No Policy of life or endowment assurance hereafter issued by any such Company shall become forfeit or void for non-payment of premium after two full annual premiums, in cash or note, or both, have been paid thereon; but in case of default in the payment of any subsequent premium, then, without any further stipulation or act, such Policy shall be binding upon the Company for the amount of paid-up insurance which the then net value of the Policy and all dividend additions thereon, computed by the rule of section eleven, less any indebtedness to the Company on account of said Policy, and less the surrender charge provided herein will purchase as a net single premium for life or endowment insurance maturing or terminating at the time and in the manner provided in the original Policy contract; and such default shall not change or affect the conditions or terms of the Policy, except as regards the payment of premiums and the amount payable thereon. Said surrender charge shall be eight per cent. of the insurance value of the Policy at the date of default, which insurance value is the present value of all the normal future yearly costs of insurance which by its terms said Policy is exposed to pay in case of its continuance, computed upon the rate of mortality and interest assumed in section eleven. Every such Policy, after the payment of two full annual premiums thereon, shall have a surrender value which shall be its net value, less the surrender charge, and less any indebtedness to the Company on account of the said Policy, and its holder may, upon any subsequent anniversary of its issue surrender the same and claim and recover from the Company such surrender value in cash; provided that from the surrender value of all endowment Policies the Company may deduct five per cent. On Policies of prudential or industrial insurance on which the weekly premiums are not more than fifty cents each the surrender value in all cases shall be payable in cash. Upon surrender, on any anniversary of its issue, of a Policy which has become paid up after the payment of two full annual premiums, by force of the statute upon default in payment of premium, the holder shall be entitled to its net value, payable in cash; provided that from such net value of all endowment Policies the Company may deduct five per cent. But no surrender of a Policy shall be made without the written assent of the person to whom the Policy is made payable. Any condition or stipulation in the Policy or elsewhere, contrary to the provisions of this section and any waiver of such provisions by the assured, shall be void.

The following table shows the cash surrender and paid-up values of this Policy as determined by the above law. The Company will pay the cash value hereof on any anniversary, when surrendered in accordance with the provisions of the law as printed above.

| Year. | Cash Value. | Paid-up Value. | Year. | Cash Value. | Paid-up Value. |
|-------|-------------|----------------|-------|-------------|----------------|
| 2d | \$236.20 | \$663.00 | 12th | \$2,609.30 | \$5,807.00 |
| 3d | 434.00 | 1,192.00 | 13th | 2,898.90 | 6,301.00 |
| 4th | 639.60 | 1,717.00 | 14th | 3,199.20 | 6,794.00 |
| 5th | 853.60 | 2,240.00 | 15th | 3,510.70 | 7,285.00 |
| 6th | 1,076.30 | 2,760.00 | 16th | 3,834.30 | 7,778.00 |
| 7th | 1,308.00 | 3,277.00 | 17th | 4,170.50 | 8,267.00 |
| 8th | 1,549.20 | 3,790.00 | 18th | 4,520.40 | 8,760.00 |
| 9th | 1,799.90 | 4,301.00 | 19th | 4,884.60 | 9,258.00 |
| 10th | 2,060.10 | 4,807.00 | 20th | 5,264.90 | 10,000.00 |
| 11th | 2,329.80 | 5,301.00 | | | |

Figures for continuation of this table beyond the 20th year will be furnished on application.

The assured is hereby notified that by virtue of this Policy he is a member of the JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY, and that the annual meetings of said Company are holden at its Home Office on the second Monday of February in each year, at twelve o'clock, noon.

APPLICATION.

Application is hereby made to the JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY, for insurance on the life of *Thomas C. Brown*, of *Boston*, County of *Suffolk*, State of *Massachusetts*, to the amount of *Ten Thousand Dollars*, for the term of *twenty* years, and with that view, and as the basis of such insurance, I make the following statements, including those made to the Medical Examiner, which, it is hereby mutually agreed, shall form a part of the contract for this insurance :

* * * *

I hereby declare that I am the same person described in the accompanying application, and that I have given true answers to all the questions put to me by the Medical Examiner, which answers I hereby agree shall form an essential part of the proposed contract of insurance.

Survivorship Dividend Policy.

No. 6034.

THE MANHATTAN LIFE INSURANCE CO.

OF NEW YORK.

Sum Insured, \$10,000.00

Annual Premium, \$350.00

In Consideration of the application for this Policy, and the statements and covenants therein contained, which are a part of this contract, and of the annual premium of *Three Hundred and Fifty* Dollars, to be paid in advance to the Company at its office in the City of New York, on the delivery of this Policy, and thereafter on the *first* day of *January* in every year during the term of this Policy, until *twenty* annual premiums have been paid; insures the life of *Allen J. Flitcraft*, of *Oak Park*, in the County of *Cook* and State of *Illinois*, and will pay at its said office in the City of New York to *Mrs. Emma R. Flitcraft*, his wife, her executors, administrators or assigns, *Ten Thousand* Dollars upon satisfactory proof at its said office of the death of the insured during the continuance of this Policy before the *first* day of *January*, 1909, or *Five Thousand Three Hundred and Ninety-three* Dollars and the accumulated dividends on this Policy, upon the surrender of the Policy or the accumulated dividends without the surrender of the Policy on that day, or *Ten Thousand* Dollars and the accumulated dividends, on satisfactory proof of death as aforesaid on or after the *first* day of *January*, 1909, upon the following conditions:

1. If any statement made in the application be in any respect untrue, or if any premium be not paid when due, or if the insured engage in any naval or military service except in the militia not in actual service, this Policy shall be void and all payments made upon it shall be forfeited to the Company: except that, after being in force three full years, this Policy shall be incontestable for any misstatement in the application except as to age and if it shall lapse or become forfeited for the non-payment of any premium the Company will pay as many *twentieths* of said sum of *Ten Thousand* Dollars at the time and place mentioned for its payment, as there have been annual premiums paid on this Policy.

2. Proof of death shall be furnished to the Company within two years after death, and no suit shall be brought against the Company on this Policy after two years from the time when the cause of action accrues.

3. No provision of this contract can be changed or waived except by a written agreement, signed by the President or Secretary of the Company.

In Witness Whereof, The MANHATTAN LIFE INSURANCE COMPANY has hereunto affixed its Corporate Seal, and by its President and Secretary signed and delivered this contract at the City of New York, this *first* day of *January*, one thousand eight hundred and *eighty-nine*.

W. B. FRAZEE,
Secretary.

HENRY B. STOKES,
President.

APPLICATION.

I am temperate in my habits, and am to the best of my knowledge and belief, in sound physical and mental condition, have no disease, and am a satisfactory subject for life insurance.

I hereby warrant that the above statements and answers are full, complete and true in every particular, and they are offered as a consideration for the insurance applied for; but it is agreed that there shall be no contract of insurance until a policy shall be issued by the company, and accepted subject to the stipulations and conditions therein contained.

NOTE—After three years this policy is non-forfeitable without any act of the insured.

Guaranteed Compound Interest Bond.

SUM INSURED, \$10,000.

ANNUAL PREMIUM, \$602.10.

THE MANHATTAN LIFE INSURANCE CO.

OF NEW YORK.

AGE, 35.

No. 90,084.

In Consideration of the application for this Policy, and the statements and covenants therein contained, which are a part of this contract, and of the annual premium of *Six Hundred and Two and 10-100* Dollars, to be paid in advance to the Company at its office in the City of New York, on the delivery of this policy, and thereafter on the *Thirty-First* day of *February* in every year during *twenty* years. Insures the life of *Henry B. Stokes*, of *New Rochelle*, in the County of *Westchester* and State of *New York* and will pay at its said office in the City of New York to *Henry B. Stokes*, his executors, administrators or assigns, on the *Thirty-First* day of *February, 1911*, *Ten Thousand Dollars and Five Thousand, Seven Hundred and Sixty Dollars* profits or *Ten Thousand Dollars* and the *Premiums* paid on this Policy in excess of *15 Annual Premiums*, upon satisfactory proof at its said office of the death of the insured during the continuance of this policy upon the following conditions:

I.—If any statement made in the application be in any respect untrue, or if any premium be not paid when due, or if the insured engage in any naval or military service except in the militia not in actual service, this policy shall be void and all payments made upon it shall be forfeited to the Company: except that, after being in force three full years, this policy shall be incontestable for any misstatement in the application except as to age and if it shall lapse or become forfeited for the non-payment of any premium the Company will, upon the surrender of this policy within six months after such lapse, issue a non-participating paid-up policy of the amount of *Premiums* paid on this Policy.

II.—Proof of death shall be furnished to the Company within two years after death, and no suit shall be brought against the Company on this policy after two years from the time when the cause of action accrues.

III.—No provision of this contract can be changed or waived except by a written agreement, signed by the President or Secretary of the Company.

In Witness Whereof, THE MANHATTAN LIFE INSURANCE COMPANY has hereunto affixed its corporate seal, and by its President and Secretary signed and delivered this contract at the City of New York, this *Thirty-First* day of *February*, one thousand eight hundred and *ninety-one*.

W. B. FRAZEE,
Secretary.

HENRY B. STOKES,
President.

All the premiums having been paid, this policy may be surrendered at maturity for :

1st.—A *Ten Thousand* Dollar, (\$10,000) paid-up life policy and an annuity of *Four Hundred* Dollars, (\$400) for life, and *Five Thousand Seven Hundred and Sixty* Dollars, (\$5,760), or

2d.—A *Ten Thousand* Dollar, (\$10,000) paid-up life policy and an annuity of *Nine Hundred and Ten* Dollars, (\$910) for life, or

3d.—A *Ten Thousand* Dollar, (\$10,000) paid-up ten-year endowment policy and an annuity of *Eleven Hundred and Sixty Five* Dollars, (\$1,165) while living not exceeding ten years, or

4th.—An annuity of *Thirteen Hundred and Ninety-Five* Dollars, (\$1,395) for life, or

5th.—An annuity of *Two Thousand and Ninety-Three* Dollars, (\$2,093) while living not exceeding ten years.

20-Payment Life Policy.

No. 97864.

INCORPORATED 1851.

AGE, 35.

The Massachusetts Mutual Life Ins. Co.

SPRINGFIELD, MASS.

AMOUNT INSURED, \$10,000.

ANNUAL PREMIUM, \$342.00.

THE MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY hereby insures the life of *Henry E. Kenny*, of *Chicago*, County of *Cook*, State of *Illinois*, in the sum of *Ten Thousand* Dollars, and promises to pay said sum at its home office, to *Ellie B. Kenny*, *his wife*, or if she is not living to the executors, administrators, or assigns of the said *Henry E. Kenny* upon receipt at its said office of satisfactory proofs of the death of the person whose life is hereby insured during the continuance of this policy, provided the annual premium of *Three Hundred Forty-Two* Dollars is paid each year in advance during the life-time of the insured, until the premiums have been fully paid for *twenty* successive years as follows, on or before the *Fifth* day of *December*, subject, however, to the conditions, provisions, requirements and benefits stated on the back hereof:

This policy shall be incontestable after two years from the day of its issue, provided the application upon which it is issued contains no intentional mis-statement, and provided the provisions hereof as to payments of premium and as to military and naval service are complied with; subject, however, to adjustment for error in age, if any, as stated on the back hereof.

In Witness Whereof, The said Company has, by its President and Secretary, executed this contract at Springfield, Massachusetts, this *fifth* day of *December*, one thousand eight hundred and *ninety*.

JOHN A. HALL,

Secretary.

M. V. B. EDGERLY,

President.

CONDITIONS, PROVISIONS, REQUIREMENTS AND BENEFITS.

PAYMENT OF PREMIUMS.—Each premium is due and payable at the home office of the Company, but payment will be accepted elsewhere when duly made in exchange for the Company's receipt signed by the President or Secretary. Notice is given and accepted by the delivery and acceptance of this policy, that each and every such payment is due at the date named in the Policy, and any further notice required by any statute is expressly waived. That part of the annual premium, if any, which remains unpaid and not yet due at the maturity of this contract, and any obligation given for premium, with interest thereon, shall be deducted from the amount of the claim. If this Policy shall become void by reason of violation of its conditions, or by non-payment of premium, or interest on any premium obligation, all payments previously made shall be forfeited to the Company, and no claim shall exist under it except such, if any, as is imposed by the laws of the Commonwealth of Massachusetts. No insurance shall take effect under this Policy until the first premium is paid during the life-time and continued good health of the person proposed for insurance.

RESIDENCE, TRAVEL AND OCCUPATION OR EMPLOYMENT.—Without the written consent of the President or Secretary of the Company the insured shall not, during the first two years of the continuance of this Policy, travel or reside elsewhere than in the United States of America, the Dominion of Canada and Europe, nor during said first two years, engage in blasting, mining, subterranean or submarine labor, the manufacture or transportation of gunpowder, nitroglycerine or other explosive material, nor in service upon any railroad train, steamboat or other vessel or boat; nor, during the continuance of this Policy, engage in military or naval service of any kind in time of war; provided, that after this Policy has been in force two full years, all restrictions upon residence and travel, and upon occupation or employment, except military or naval service in time of war, shall be (and are hereby) removed.

SUICIDE.—If the insured shall die by his (or her) own hand or act, sane or insane, at any time during the first two years of the continuance of this contract, the Company shall be liable only for the net reserve held against this Policy, reckoned according to the legal standard of Massachusetts. This Policy will not be contested on account of suicide occurring after two years from its date.

DIVIDENDS.—This Policy will be entitled to share in such distributions of surplus funds as the Company may from time to time make, according to the methods and rules adopted by the Directors: provided, that in case this Policy shall thereafter become paid-up for an amount less than one hundred dollars it shall not be entitled to share in any such distributions.

PROOFS.—In case of death no claim shall exist under this Policy unless proof of the death is furnished to the Company, in such form as it shall require, at its said office, within two years after the death of the insured, and no action shall be brought under this contract after two years from the time when the right of action accrues. Proofs of age will be required with proofs of claim, and any error made in stating the age of the insured in the application for this Policy, will be adjusted in the settlement of the claim by payment of the amount of insurance which the premium paid would have purchased at the Company's rates, at the true age of the insured.

NOTICE.

POWERS OF AGENTS.—No agent has power on behalf of the Company to make or modify this or any contract of insurance, to extend the time for paying a premium, nor to bind the Company by making any promise, or by receiving any representation or information not contained in the application for this Policy.

ASSIGNMENTS.—The Company declines to notice any assignment of this Policy until the original or a duplicate or certified copy thereof shall be filed in the Company's home office. The Company will not assume any responsibility for the validity of an assignment.

PAID-UP, AND CASH SURRENDER VALUES.

According to the terms of the Massachusetts Insurance Act of 1887, an extract from which is printed below, the values of this policy, in paid-up insurance and cash, at the end of each policy year after the first, are as shown in the following table, provided that all premiums have been paid to that time; also provided that if credit has been given for any part of the premium, either with or without a note being signed, and there remains any indebtedness to the Company, the paid-up and cash surrender values will be diminished in consequence. These values are based on the supposition that any dividends paid on the policy have been used to reduce premium payments; if there are dividend additions to the policy outstanding, the values will be increased thereby.

The paid-up insurance matures or terminates "at the time and in the manner provided in the original policy contract," and is binding upon the Company without any action on the part of the insured. Cash surrender values can be claimed on the second or any subsequent anniversary of the policy date, provided at least two full annual premiums have been paid, on surrender of the Policy by the insured and all of the beneficiaries.

| Year. | Paid-up Insurance. | Cash. | Year. | Paid-up Insurance. | Cash. |
|-------|--------------------|----------|-------|--------------------|------------|
| 2d | \$663.00 | \$236.20 | 12th | \$5,807.00 | \$2,609.30 |
| 3d | 1,192.00 | 434.00 | 13th | 6,301.00 | 2,898.80 |
| 4th | 1,717.00 | 639.60 | 14th | 6,794.00 | 3,199.20 |
| 5th | 2,240.00 | 853.60 | 15th | 7,285.00 | 3,510.70 |
| 6th | 2,760.00 | 1,076.30 | 16th | 7,776.00 | 3,834.30 |
| 7th | 3,277.00 | 1,308.00 | 17th | 8,267.00 | 4,170.50 |
| 8th | 3,790.00 | 1,549.20 | 18th | 8,761.00 | 4,520.40 |
| 9th | 4,301.00 | 1,799.90 | 19th | 9,259.00 | 4,884.60 |
| 10th | 4,807.00 | 2,060.10 | 20th | 10,000.00 | 5,264.90 |
| 11th | 5,309.00 | 2,329.90 | | | |

The assured is hereby notified that by virtue of this Policy he is a member of THE MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY, and that the annual meetings of said Company are holden at its home office on the third Wednesday of January in each year, at 2 o'clock, p. m.

CASH VALUES OF PAID-UP LIFE POLICIES.

The following table shows the cash value of this Policy on any anniversary of its date, after payment in cash of all the premiums called for by its terms; the value for each \$1,000 of insurance being shown by the figures opposite the age, AT THE DATE OF SURRENDER of the person insured. Any indebtedness to the Company on account of this Policy will correspondingly reduce the cash value.

| AGE. | | AGE. | | AGE. | |
|---------|----------|---------|----------|---------|----------|
| 25----- | \$266.16 | 44----- | \$406.40 | 63----- | \$623.41 |
| 26----- | 271.59 | 45----- | 416.36 | 64----- | 635.63 |
| 27----- | 277.20 | 46----- | 426.56 | 65----- | 647.79 |
| 28----- | 283.00 | 47----- | 436.97 | 66----- | 659.86 |
| 29----- | 288.99 | 48----- | 447.56 | 67----- | 671.83 |
| 30----- | 295.18 | 49----- | 458.35 | 68----- | 683.67 |
| 31----- | 301.56 | 50----- | 469.31 | 69----- | 695.38 |
| 32----- | 308.16 | 51----- | 480.45 | 70----- | 706.94 |
| 33----- | 314.97 | 52----- | 491.75 | 71----- | 718.33 |
| 34----- | 321.99 | 53----- | 503.20 | 72----- | 729.55 |
| 35----- | 329.25 | 54----- | 514.78 | 73----- | 740.57 |
| 36----- | 336.74 | 55----- | 526.49 | 74----- | 751.39 |
| 37----- | 344.49 | 56----- | 538.34 | 75----- | 762.00 |
| 38----- | 352.49 | 57----- | 550.28 | 76----- | 772.39 |
| 39----- | 360.74 | 58----- | 562.33 | 77----- | 782.56 |
| 40----- | 369.29 | 59----- | 574.47 | 78----- | 792.51 |
| 41----- | 378.12 | 60----- | 586.67 | 79----- | 802.19 |
| 42----- | 387.25 | 61----- | 598.92 | 80----- | 811.65 |
| 43----- | 396.69 | 62----- | 611.18 | | |

EXTRACT FROM THE MASSACHUSETTS INSURANCE ACT OF 1887.

SECTION 76. All policies hitherto issued by any domestic life insurance company* shall be subject to the provisions of law applicable and in force at the date of such issue. No Policy of life or endowment assurance hereafter issued by any such company shall become forfeit or void for non-payment of premium after two full annual premiums, in cash or note, or both, have been paid thereon; but in case of default in the payment of any subsequent premium, then, without any further stipulation or act, such Policy shall be binding upon the company for the amount of paid-up insurance which the then net value of the Policy and all dividend additions thereon, computed by the rule of Section 11, less any indebtedness to the company on account of said Policy, and less the surrender charge provided herein will purchase as a net single premium for life or endowment insurance maturing or terminating at the time and in the manner provided in the original Policy contract; and such default shall not change or affect the conditions or terms of the Policy, except as regards the payment of premiums and the amount payable thereon. Said surrender charge shall be eight per cent. of the insurance value of the Policy at the date of default, which insurance value is the present value of all the normal future yearly costs of insurance which by its terms said Policy is exposed to pay in case of its continuance, computed upon the rate of mortality and interest assumed in Section 11. ["Combined Experience" or "Actuaries' Table" rate of mortality with interest at four per cent. per annum.] Every such Policy, after the payment of two full annual premiums thereon, shall have a surrender value which shall be its net value, less the surrender charge and less any indebtedness to the company on account of the said Policy, and its holder may, upon any subsequent anniversary of its issue, surrender the same and claim and recover from the company such surrender value in cash; provided that from the surrender value of all endowment policies the company may deduct five per cent. On policies of prudential or industrial insurance on which the weekly premiums are not more than fifty cents each, the surrender value in all cases shall be payable in cash. Upon surrender, on any anniversary of its issue, of a Policy which has become paid up after the payment of two full annual premiums, by force of the statute upon default in payment of premium, the holder shall be entitled to its net value, payable in cash; provided that from such net value of all endowment policies the company may deduct five per cent. But no surrender of a Policy shall be made without the written assent of the person to whom the Policy is made payable. Any condition or stipulation in the Policy or elsewhere, contrary to the provisions of this Section and any waiver of such provisions by the assured, shall be void.

*Section 1 of this law says "the word domestic' designates those companies incorporated or formed in this Commonwealth."

†This "surrender" charge has been deducted already in computing the figures of both the above tables, and they are subject to no further reduction on account of it.

APPLICATION.

It is hereby agreed that the foregoing answers are true, and that no insurance shall be in force until the acceptance of this application by the Company, the delivery of the Policy to the insured or his agent and the payment of the first premium as stated in the Policy.

20-Year Accumulative Bond.

No. 28065.

AGE, 35.

THE

MICHIGAN MUTUAL LIFE INSURANCE CO.

DETROIT, MICHIGAN.

AMOUNT, \$10,000.

PREMIUM, \$539.50.

**GUARANTEED
CASH VALUE.**

On the surrender of this bond, duly received by the insured and beneficiaries within 3 months after the expiration of the third or any subsequent year for which premium has been paid, the Company will pay the cash values specified in the following table:

| | |
|----------|-----------|
| 3d Year, | \$934.40 |
| 4th " | 1,277.60 |
| 5th " | 1,638.10 |
| 6th " | 2,016.80 |
| 7th " | 2,414.90 |
| 8th " | 2,833.30 |
| 9th " | 3,273.20 |
| 10th " | 3,735.90 |
| 11th " | 4,222.70 |
| 12th " | 4,735.00 |
| 13th " | 5,274.60 |
| 14th " | 5,843.20 |
| 15th " | 6,442.70 |
| 16th " | 7,075.50 |
| 17th " | 7,744.30 |
| 18th " | 8,452.20 |
| 19th " | 9,202.70 |
| 20th " | 10,000.00 |

Hereby Agrees and promises to pay the sum of *Ten Thousand* Dollars, the amount of this accumulative Bond, at its home office, in the City of Detroit, to *Richard Johnson, of Detroit, County of Wayne, State of Michigan*, at the expiration of *twenty* years from the date of this contract, or in case of his previous death to pay the said sum of *Ten Thousand* Dollars, and, in addition thereto an amount equal to all annual premiums paid to the Company on this Bond prior to such death, the sum so to be paid being indicated and guaranteed upon the margin hereof (all indebtedness on account of this Bond being first deducted therefrom), to *his wife, Mary A. Johnson, if living; if not living, to the said Richard Johnson, his administrators, executors or assigns*, when due notice and satisfactory proofs of

**GUARANTEED
AMOUNT.**

Payable in event of the death of the insured occurring within the first, or any subsequent year, specified in the following table. This guarantee is subject to the conditions and agreements related in this bond.

| | |
|----------|-------------|
| 1st Y'r, | \$10,539.50 |
| 2d " | 11,079.00 |
| 3d " | 11,618.50 |
| 4th " | 12,158.00 |
| 5th " | 12,697.50 |
| 6th " | 13,237.00 |
| 7th " | 13,776.50 |
| 8th " | 14,316.00 |
| 9th " | 14,855.50 |
| 10th " | 15,395.00 |
| 11th " | 15,934.50 |
| 12th " | 16,474.00 |
| 13th " | 17,013.50 |
| 14th " | 17,553.00 |
| 15th " | 18,092.50 |
| 16th " | 18,632.00 |
| 17th " | 19,171.50 |
| 18th " | 19,711.00 |
| 19th " | 20,250.50 |
| 20th " | 20,790.00 |

death have been received by the Company. This Bond is issued in consideration of the application therefor, a copy of which is hereto attached and is made a part of this contract, the same being accepted by the insured on the following conditions: The annual premium of *Five Hundred and Thirty-Nine 50-100* Dollars shall be paid in advance to the Company at its home office, in the City of Detroit, or to its authorized agents, on delivery of this Bond, and thereafter before twelve o'clock noon on the *first* day of *June* in every year during the continuance of this contract. This Bond

shall not take effect unless the first premium is paid in cash, or a note for extension of time for such payment is accepted by the Company at its home office, at Detroit, Michigan, nor unless the insured is in good health at the time of its delivery to him. This Bond is subject to the limitations and conditions named upon the back hereof, which are made a part of this contract.

In Witness Whereof, The MICHIGAN MUTUAL LIFE INSURANCE COMPANY has caused this Bond to be signed by its President and Secretary at its office in the City of Detroit, this *First* day of *June*, A. D. one thousand eight hundred and *eighty-nine*.

O. R. LOOKER,
Secretary.

J. S. FARRAND,
President.

CONDITIONS AND LIMITATIONS.

REFERRED TO HEREIN AND WHICH ARE MADE A PART OF THIS CONTRACT.

AS REGARDS TRAVELING.

1. The person whose life is hereby insured shall not pass south of the 34th parallel of north latitude between the first day of July and November in any year; nor enter upon a voyage on the high seas, excepting to pass as passenger on first-class vessels along the coasts of the United States and the Dominion of Canada, or between said countries and parts of Europe north of the 42d parallel of north latitude, without first obtaining the written consent of the Company.

AS REGARDS OCCUPATION.

2. The person whose life is hereby insured shall not engage in blasting, mining, submarine operations or the production of highly inflammable or explosive substances, or be regularly employed in working or managing a steam engine in any capacity, or as a mariner, engineer, fireman, conductor, or laborer in any capacity upon service upon any steam or sail vessel, or upon railroad trains; nor shall he enter any military or naval service whatsoever (the militia not in active service excepted), without first obtaining the written consent of the Company.

INCONTESTABLE PROVISION.

3. This Company does not insure against death in consequence of the violation of the law of any State or Country, nor against death caused by the insured's own hand, except as herein provided, that after three years from the date of this bond, and the payment in cash of three years' premiums, the liability of the Company shall not be disputed because the death of the insured was caused by his own act, or because of any misrepresentation in the application not willful, save that if the age of the insured is understated the Company shall be liable only for such an amount as the premiums received would have paid for at the rates charged by the Company at this date for persons at the insured's real age.

AS REGARDS NOTES FOR PREMIUMS.

4. If the first or any subsequent premium on this bond shall be settled wholly or in part by note or other obligation, whether of the beneficiary, the insured, or any third party, such settlement shall not be deemed a payment, but only an extension of the time for such payment of premiums, and if such note or other obligation, or any renewal thereof, shall not be fully paid when due, then for any loss occurring while such note or other obligation remains due and unpaid, the Company shall not be liable, but the whole amount of the premium included in such note or other obligation shall be considered as earned, and the Company may collect the same.

MICHIGAN MUTUAL LIFE INSURANCE CO.

AS REGARDS AGENTS' AUTHORITY.

5. No agent has power to change the terms of this contract, nor to extend the time for the payment of any premium. When a note is given for extension of time it shall be subject to the approval of the Company. No agent has authority to deliver a renewal receipt upon this bond after the day when the premium falls due, without at the same time taking a certificate of the good health of the insured. And whenever the Company receives a premium after it is due, it does so on the express understanding that it does not establish a custom for the future. It expressly reserves the right to reject any premium tendered after the same becomes due.

AS REGARDS THE APPLICATION AND PAID-UP INSURANCE.

6. If any of the provisions herein are violated, or if the statements in the application are found in any respect untrue, then this bond shall be void and all payments shall be forfeited to the Company, except as hereinafter provided. If the premiums are not paid as provided herein, then in every such case the Company shall not be liable for the payment of the sum insured, and this bond shall cease and determine, excepting only, that after three or more annual premiums have been paid upon this bond, it may be surrendered for its cash value, in accordance with the agreement expressed and endorsed hereon, or it will be valid as a paid-up non-participating bond, payable as herein provided, for as many twentieth parts of the whole amount payable at the end of the period for which this bond is issued, as there shall have been complete annual premiums paid.

AS REGARDS DIVIDENDS.

7. This bond is issued on the DIVIDEND INVESTMENT PLAN, and it is understood and agreed, that no dividends shall be declared on this bond, until the end of the term of twenty years from the date hereof, when the insured shall receive his portion of the fund provided by this class of bonds, in proportion to the premiums paid by him. It is provided that the surviving bonds of this class shall receive the divisible surplus arising on their own account, and also that forfeited under agreements of this class. It is further agreed, that if the insured shall fail from any cause to pay the premiums upon this bond for the time above mentioned, he shall not be entitled to receive any portion of said fund. The share of each bond at the end of the period named will be paid in cash.

This agreement as regards dividends may be renewed at the end of the time stipulated, provided such renewal does not extend beyond the date when this bond will mature; or the insured may elect to receive his surplus annually, after the first dividend investment period has expired.

ASSIGNMENTS, ETC.

8. If this bond is assigned or held as security, written notice shall be given to the Company, and proof of interest produced with proof of death. The Company will take no responsibility as to the validity of any assignment.

9. No suit arising out of this contract shall be begun more than one year after the death of the insured.

10. Blank proofs of death of the form required by the Company will be furnished upon application to the home office at Detroit.

NOTE.—The cash values guaranteed in these "Accumulative Bond Policies" are the entire reserve (American Experience four and one-half per cent.) These bonds are written on Ten, Fifteen, Twenty, Twenty-five or Thirty-Year Periods.

APPLICATION.

I HEREBY DECLARE that the above are fair and true answers to the foregoing questions, and I hereby agree that these statements, with this declaration, shall form the basis of the contract for assurance, and that any untrue or fraudulent answers, any suppression of facts in regard to my health, habits or circumstances, or neglect to pay the premium on or before the day it becomes due, shall violate the Policy, and forfeit all payments made thereon, except as provided in the Policy. It is hereby agreed that the Policy shall not be in force unless the premium is actually paid to the Company or its authorized agent, or a note given and accepted in the place of such payment, during the lifetime of the person whose life is insured, and the Policy is actually delivered to the person for whose benefit is the insurance, during such lifetime. And it is further agreed, that if the first or any subsequent premium on the Policy shall be settled wholly or in part by note or other obligation, whether of the beneficiary, the assured, or any third party, such settlement shall not be deemed a payment, but only an extension of the time for the payment of such premium; and if such note or other obligation or any renewal thereof shall not be fully paid when due, then, for any loss occurring while such note or other obligation remains due and unpaid, the Company shall not be liable, but the whole amount of the premium included in such note or other obligation shall be considered as earned, and the Company may collect the same.

The payment of any note or obligation received under the terms of this application shall in no manner whatsoever be contingent upon conditions not expressed in such note or obligation.

20-Payment Life Rate Endowment Policy.

No. 74,241.

\$10,000.

THE MICHIGAN MUTUAL LIFE INSURANCE CO.

AGE, 35.

PREMIUM, \$344.50.

GUARANTEED CASH VALUE.

On the surrender of this Policy duly receipted by the insured and beneficiaries within three months after the expiration of the fifth or any subsequent year for which premium has been paid, the Company will pay the cash value specified in the following table.

| | |
|-----------|-----------|
| 5th Year, | \$ 896.40 |
| 6th " | 1,117.20 |
| 7th " | 1,358.50 |
| 8th " | 1,612.10 |
| 9th " | 1,881.20 |
| 10th " | 2,184.60 |
| 11th " | 2,462.70 |
| 12th " | 2,774.60 |
| 13th " | 3,100.90 |
| 14th " | 3,440.90 |
| 15th " | 3,795.50 |
| 16th " | 4,164.10 |
| 17th " | 4,547.60 |
| 18th " | 4,945.30 |
| 19th " | 5,358.80 |
| 20th " | 5,787.30 |
| 21st " | 5,863.40 |
| 22d " | 5,949.50 |
| 23d " | 6,046.50 |
| 24th " | 6,154.90 |
| 25th " | 6,275.50 |
| 26th " | 6,408.90 |
| 27th " | 6,555.80 |
| 28th " | 6,716.90 |
| 29th " | 6,892.90 |
| 30th " | 7,084.30 |
| 31st " | 7,291.80 |
| 32d " | 7,516.10 |
| 33d " | 7,757.90 |
| 34th " | 8,017.80 |
| 35th " | 8,296.60 |
| 36th " | 8,595.00 |
| 37th " | 8,913.70 |
| 38th " | 9,253.60 |
| 39th " | 9,615.40 |
| 40th " | 10,000.00 |

Hereby Agrees and promises to pay the sum of *Ten Thousand* Dollars, the amount of this endowment Policy, at its home office, in the City of Detroit, to *James A. Black*, of *Detroit*, County of *Wayne*, State of *Michigan*, at the expiration of *forty* years from the date of this contract, or in case of his previous death to pay the said sum of *Ten Thousand* Dollars (all indebtedness on account of this Policy being first deducted therefrom) to *his wife, Anna M. Black, if living, if not living then to his administrators, executors or assigns*, when due notice and satisfactory proofs of death have been received by the Company. This Policy is issued in consideration of the application therefor, a copy of which is hereto attached and is made a part of this contract, the same being accepted by the insured, on the following conditions: The annual premium of *Three Hundred Forty-Four and 50-100* Dollars shall be paid in advance to the Company at its home office in the City of Detroit, or to its authorized agents, on delivery of

GUARANTEED AMOUNT OF PAID-UP INSURANCE.

Payable as provided by the terms of clause number six printed on the back hereof.

| | |
|---------|------------|
| 3d Y'r, | \$1,500.00 |
| 4th " | 2,000.00 |
| 5th " | 2,500.00 |
| 6th " | 3,000.00 |
| 7th " | 3,500.00 |
| 8th " | 4,000.00 |
| 9th " | 4,500.00 |
| 10th " | 5,000.00 |
| 11th " | 5,500.00 |
| 12th " | 6,000.00 |
| 13th " | 6,500.00 |
| 14th " | 7,000.00 |
| 15th " | 7,500.00 |
| 16th " | 8,000.00 |
| 17th " | 8,500.00 |
| 18th " | 9,000.00 |
| 19th " | 9,500.00 |
| 20th " | 10,000.00 |

this Policy, and thereafter before twelve o'clock noon on the *Tenth* day of *March* in every year until *twenty* annual premiums have been paid hereon. This policy shall not take effect unless the first premium is paid in cash, or a note for extension of time for such

payment is accepted by the Company at its home office at Detroit, Michigan, nor unless the insured is in good health at the time of its delivery to him. This Policy is subject to the limitations and conditions named upon the back hereof, which are made a part of this contract.

In Witness Whereof, The MICHIGAN MUTUAL LIFE INSURANCE COMPANY has caused this Policy to be signed by its President and Secretary at its office in the City of Detroit, Michigan, this *Tenth* day of *March* A. D. one thousand, eight hundred and *ninety*.

O. R. LOOKER,
Secretary.

J. S. FARRAND,
President.

NOTE.—The conditions and limitations, and application agreement are the same in this policy as in the preceding form of policy.

The cash values at and after the end of the premium paying period (20 years) are the entire reserves combined actuaries 4%.

20-Payment Life (Convertible) Policy.

No. 67894.

AGE, 33.

The Mutual Benefit Life Insurance Company.

Incorporated by the State of New Jersey.

AMOUNT, \$10,000.

PREMIUM, \$330.70.

This Policy Witnesseth, That, THE MUTUAL BENEFIT LIFE INSURANCE COMPANY, in consideration of the statements and agreements in the application for this Policy, which are hereby made a part of this contract, and of the sum of *Three Hundred Thirty-nine* Dollars and *seventy* cents, to it in hand paid by *John Jones*, and of the Annual Premium of *Three Hundred Thirty-nine* Dollars and *seventy* cents, to be paid at or before twelve o'clock, M., on the *First* day of *October*, for the term of twenty years, does insure the life of *John Jones*, of *Newark* in the County of *Essex*, State of *New Jersey*, in the amount of *Ten Thousand* Dollars, for the term of life, payable to *John Jones*, his executors, administrators or assigns, at its office in the City of Newark, New Jersey, upon due and satisfactory proof of interest and of the death of the said Insured, deducting therefrom all indebtedness of the party to the Company, together with the balance, if any, of the then current year's Premium.

PROVIDED, that in case the said Premiums shall not be paid on or before the several days hereinbefore mentioned for the payment thereof, at the office of the Company in the City of Newark, or to agents when they produce receipts signed by the President or Treasurer, then, and in every such case, this Policy shall cease and determine, subject to the provisions of the Company's nonforfeiture System as indorsed hereon, with accompanying table.

This Policy does not take effect until the first Premium shall have been actually paid; nor are agents authorized to make, alter or discharge this or any other contract in relation to the matter of this insurance, or to waive any forfeiture hereof, or to grant permits, or to receive for the cash due for Premiums anything but cash. Any error made in understating the age of the Insured, will be adjusted by paying such amount as the Premiums paid would purchase at the table rate.

No assignment of this Policy shall take effect until written notice thereof shall be given to the Company.

This Policy, after two years, will be incontestable, except for fraud or non-payment of Premium.

In Witness Whereof, The said THE MUTUAL BENEFIT LIFE INSURANCE COMPANY has, by its President and Secretary, signed and delivered this Contract, at the City of Newark, in the State of New Jersey, this *First* day of *October*, one thousand eight hundred and *eighty-nine*.

EDWARD L. DOBBINS,
Secretary.

AMZI DODD,
President.

NONFORFEITURE PROVISIONS.

When after two full Annual Premiums shall have been paid on this Policy it shall cease or become void solely by the non-payment of any Premium when due, the entire net reserve value of the Policy, including Dividend Additions, by the American Experience Mortality and interest at 4 per cent. yearly, less any indebtedness to the Company on this Policy, shall be applied by the Company as a Single Premium at the Company's rates published and in force at this date, either, first, to the purchase of non-participating term insurance for the full amount insured by this Policy, or, second, upon the written application by the owner of this Policy and the surrender thereof to the Company at Newark within three months from such non-payment of Premium, to the purchase of a non-participating Paid-up Policy payable at the time this Policy would be payable if continued in force. Both kinds of insurance aforesaid will be subject to the same conditions, except as to payment of Premiums, as those of this Policy. No part, however, of such term insurance shall be due or payable unless satisfactory proofs of death be furnished to the Company within one year after death; and if death shall occur within three years after such non-payment of Premium, and during such term of insurance, there shall be deducted from the amount payable, the sum of all the Premiums that would have become due on this Policy if it had continued in force.

After two full years' Premiums shall have been paid, the Company will, on surrender of this Policy fully receipted while in force or within three months from time of lapse, allow as a Cash

MUTUAL BENEFIT LIFE INSURANCE COMPANY.

Surrender value for the same, a sum not less than the full reserve value of the Policy, exclusive of Dividend Additions, computed by the above-named standard, deducting therefrom any indebtedness to the Company on this Policy; and at the end of the Tenth policy year, or at the end of any succeeding FIVE year period, if the Policy be then in force, and if it be surrendered fully receipted within thirty days from such times the Company will increase the guaranteed cash surrender value by the Entire Reserve value of all existing dividend additions.

The following table shows the minimum values of the Policy under the several options granted by the Company.

1st OPTION.—Cash Surrender Value.

2d OPTION.—Amount that may be borrowed from the Company on the Policy.

3d OPTION.—Extended Insurance for full amount of Policy.

4th OPTION.—Paid-up Policy Value.

| Number of Years' Premiums Paid. | Guaranteed Cash Surren- der Value. | Company will Loan. | In Case of Lapse of Policy. | | |
|--|--|--------------------------|-----------------------------|-------|--------------------|
| | | | Extended Insurance. | | Paid-up Policy. |
| | | | Years. | Days. | |
| 2 | \$ 356.80 | \$ 180 | 3 | 173 | \$ 880 |
| 3 | 546.40 | 270 | 5 | 126 | 1,320 |
| 4 | 743.90 | 370 | 7 | 99 | 1,760 |
| 5 | 949.50 | 470 | 9 | 68 | 2,210 |
| 6 | 1,163.60 | 580 | 11 | 5 | 2,650 |
| 7 | 1,386.60 | 690 | 12 | 251 | 3,100 |
| 8 | 1,618.80 | 810 | 14 | 67 | 3,550 |
| 9 | 1,860.60 | 930 | 15 | 183 | 3,990 |
| 10 | 2,112.30 | 1,060 | 16 | 238 | 4,440 |
| 11 | 2,374.40 | 1,190 | 17 | 238 | 4,890 |
| 12 | 2,647.00 | 1,320 | 18 | 192 | 5,340 |
| 13 | 2,930.70 | 1,470 | 19 | 105 | 5,790 |
| 14 | 3,225.90 | 1,610 | 19 | 353 | 6,240 |
| 15 | 3,532.80 | 1,770 | 20 | 211 | 6,690 |
| 16 | 3,852.00 | 1,930 | 21 | 54 | 7,140 |
| 17 | 4,184.20 | 2,090 | 21 | 256 | 7,590 |
| 18 | 4,530.10 | 2,270 | 22 | 100 | 8,050 |
| 19 | 4,890.50 | 2,450 | 22 | 348 | 8,510 |
| 20 | 5,266.50 | 2,630 | Paid up. | | 10,000 |

NOTE.—The first ten years' Dividends that may be declared upon this Policy will be allowed only on the "Addition" Plan.

The values of this Policy may, owing to Dividend Additions, be more than those above stated; but they cannot be less, provided there be no loan on the Policy requiring adjustment.

Loans not made for less than twenty dollars.

B. J. MILLER,
Mathematician.

20-Year Optional Endowment (Convertible).

No. 987,312.

AGE, 35.

THE MUTUAL BENEFIT LIFE INS. CO.

Incorporated by the State of New Jersey.

AMOUNT, \$10,000.

PREMIUM, \$480.70.

This Policy Witnesseth that THE MUTUAL BENEFIT LIFE INSURANCE COMPANY, in consideration of the statements and agreements in the application for this Policy, which are hereby made a part of this contract, and of the sum of *Four Hundred and Ninety Dollars and Seventy Cents.*, to it in hand paid by *John Jones*, and of the Annual Premium of *Four Hundred and Ninety Dollars and Seventy Cents.*, to be paid at or before twelve o'clock M., on the *First* day of *October* in every year until *Twenty* full years' Premiums shall have been paid, or until the death of the insured, should that event sooner occur, does insure the life of *John Jones*, of *Newark*, in the County of *Essex*, State of *New Jersey*, in the amount of *Ten Thousand Dollars*, payable to the said insured, at its office in the City of Newark, New Jersey, on the *First* day of *October*, *Nineteen Hundred and Ten*, or should he die before that time, then to his executors, administrators or assigns, upon due and satisfactory proof of interest and of the death of the said insured, deducting therefrom all indebtedness of the party to the Company, together with the balance, if any, of the then current year's Premium.

At the end of the Endowment Term the assured, instead of accepting the cash then due on this Policy, may surrender the Policy and receive in exchange a fully paid-up Participating Policy for an amount equal to said cash, payable at the death of the insured, which will contain an agreement that the Company will pay during the life of the insured an annuity equal to four per cent. on the amount of such paid-up Policy, such an annuity to be payable at the end of the first and of each succeeding year, except that in the year when the paid-up Policy matures by the death of the insured, the annuity then payable shall be the *pro rata* amount accrued at date of death. At the end of the fifth policy year, or at the end of any succeeding five year period, the paid-up Policy may be surrendered for its face value in cash if presented to the Company fully receipted within thirty days from such times, in which case the payment of the annuity will be discontinued ; or at

the end of the Endowment Term the assured may draw any desired portion of the cash then due on this Policy, and take a paid-up Participating Life Policy for an amount equal to the cash then left with the Company, which paid-up Policy will contain provisions corresponding to the above.

Provided, that in case the said Premiums shall not be paid on or before the several days hereinbefore mentioned for the payment thereof, at the office of the Company in the City of Newark, or to agents when they produce receipts signed by the President or Treasurer, then, and in every such case, this Policy shall cease and determine, subject to the provisions of the Company's *NON-FEITURE SYSTEM* as indorsed hereon with accompanying table.

This Policy does not take effect until the first Premium shall have been actually paid; nor are agents authorized to make, alter or discharge this or any other contract in relation to the matter of this insurance, or to waive any forfeiture hereof, or to grant permits, or to receive for the cash due for Premiums anything but cash. Any error made in understating the age of the insured will be adjusted by paying such amount as the Premiums paid would purchase at the table rate.

No assignment of this Policy shall take effect until written notice thereof shall be given to the Company.

This Policy, after two years, will be INCONTESTABLE, except for fraud or non-payment of premium.

In Witness Whereof, the said THE MUTUAL BENEFIT LIFE INSURANCE COMPANY has, by its President and Secretary, signed and delivered this Contract, at the City of Newark, in the State of New Jersey, this *First* day of *October*, one thousand eight hundred and *Ninety*.

EDWARD L. DOBBINS,
Secretary.

AMZI DODD,
President.

NON-FORFEITURE PROVISIONS.

When after two full Annual Premiums shall have been paid on this Policy it shall cease or become void solely by the non-payment of any premium when due, the entire net reserve value of the Policy and Dividend Additions, by the American Experience Mortality and interest at four per cent. yearly, less any indebtedness to the Company on this Policy, shall be applied by the Company as a Single Premium at the Company's rates published and in force at this date, either, *first*, to the purchase of non-participating term insurance for the full amount insured by this Policy, or, *second*, upon the written application by the owner of this Policy and the surrender thereof to the Company at Newark within three months from such non-payment of Premium, to the purchase of a non-participating paid-up Policy payable at the time this Policy would be payable if continued in force. Both kinds of insurance aforesaid will be subject to the same conditions, except as to payment of Premiums, as those of this Policy. No part, however, of such term insurance shall be due or payable unless satisfactory proofs of death be furnished to the Company within one year after death; and if death shall occur within three years after such non-payment of premium, and during such term of insurance, there shall be deducted from the amount payable the sum of all the Premiums that would have become due on this Policy if it had continued in force. If the reserve be more than enough to purchase temporary insurance as aforesaid to the end of the endowment term, the excess shall be applied to the purchase of pure endowment insurance, payable at the end of the term if the insured be then living.

After two full years' Premiums shall have been paid, the Company will, on surrender of this Policy fully receipted while in force or within three months from the time of lapse, allow as a Cash Surrender Value for the same, a sum not less than the full reserve value of the Policy, exclusive of Dividend Additions, computed by the above-named standard, deducting therefrom any indebtedness to the Company on this Policy; and, at the end of the Tenth Policy year, or at the end of any succeeding Five year period, if the Policy be then in force, and if it be surrendered fully receipted within thirty days from such times, the Company will increase the Guaranteed Cash Surrender Value by the entire reserve value of all existing Dividend Additions.

MUTUAL BENEFIT LIFE INSURANCE COMPANY.

The following table shows the minimum values of the Policy under the several options granted by the Company :

1st Option.—Cash Surrender Value.

2d Option.—Amount that may be borrowed from the Company on the Policy.

3d Option.—Extended Insurance for full amount of Policy, and Cash Endowment (if any) payable at end of Policy term.

4th Option.—Paid-up Policy Value.

| No. of Years Prem's Paid. | Guaranteed Cash Surrender Value. | Company will Loan. | In Case of Lapse of Policy. | | | |
|---------------------------|----------------------------------|--------------------|-----------------------------|-------|--|-----------------|
| | | | Extended Ins. | | Cash Payable at End of Endowment if party lives. | Paid-up Policy. |
| | | | Years. | Days. | | |
| 2 | \$ 638.40 | \$ 320 | 6 | 172 | ----- | \$ 1,080 |
| 3 | 979.50 | 490 | 10 | 350 | ----- | 1,610 |
| 4 | 1,336.00 | 670 | 13 | 254 | ----- | 2,140 |
| 5 | 1,708.80 | 850 | 15 | --- | \$ 400 | 2,650 |
| 6 | 2,098.60 | 1,050 | 14 | --- | 1,220 | 3,160 |
| 7 | 2,506.40 | 1,250 | 13 | --- | 2,000 | 3,670 |
| 8 | 2,933.00 | 1,470 | 12 | --- | 2,750 | 4,160 |
| 9 | 3,379.60 | 1,690 | 11 | --- | 3,470 | 4,650 |
| 10 | 3,846.90 | 1,920 | 10 | --- | 4,160 | 5,130 |
| 11 | 4,336.40 | 2,170 | 9 | --- | 4,810 | 5,610 |
| 12 | 4,849.20 | 2,420 | 8 | --- | 5,440 | 6,070 |
| 13 | 5,386.60 | 2,690 | 7 | --- | 6,040 | 6,530 |
| 14 | 5,950.30 | 2,980 | 6 | --- | 6,610 | 6,980 |
| 15 | 6,541.80 | 3,270 | 5 | --- | 7,150 | 7,420 |
| 16 | 7,163.20 | 3,580 | 4 | --- | 7,760 | 7,930 |
| 17 | 7,816.90 | 3,910 | 3 | --- | 8,350 | 8,450 |
| 18 | 8,505.40 | 4,250 | 2 | --- | 8,910 | 8,960 |
| 19 | 9,231.90 | 4,620 | 1 | --- | 9,460 | 9,480 |
| 20 | 10,000.00 | 5,000 | | | 10,000 | 10,000 |

NOTE.—The first ten years' Dividends that may be declared upon this Policy will be allowed only on the "Addition" Plan.

The values of this Policy may, owing to Dividend Additions, be more than those above stated; but they cannot be less, provided there be no loan on the Policy requiring adjustment.

Loans not made for less than twenty dollars.

B. J. MILLER,
Mathematician.

"Deferred Annuity Bond" Issued Concurrently with Policy No. 67,894.

NON-PARTICIPATING.

No. 689.

\$400.00.

The Mutual Benefit Life Insurance Company.

OF NEWARK, N. J.

AGE, 35.

ANNUAL PREMIUM, \$137.64.

THE MUTUAL BENEFIT LIFE INSURANCE COMPANY, in consideration of the sum of *One Hundred Thirty-Seven Dollars and Sixty-Four Cents*, to it in hand paid by *Allen J. Flitcraft* and of the annual premium of *One Hundred Thirty-Seven Dollars and Sixty-Four Cents*, to be paid at or before twelve o'clock M., on the *First day of January* in every year until *twenty* full years' premiums shall have been paid:

DOES HEREBY PROMISE AND AGREE that if *Allen J. Flitcraft*, of *Oak Park*, in the County of *Cook*, State of *Illinois*, shall be living on the *First day of January*, nineteen hundred and *twelve*, it will on that day, and on the corresponding day of each year thereafter, during the natural life of the said *Allen J. Flitcraft*, pay, or cause to be paid, on demand, at its office in Newark, N. J., to *Allen J. Flitcraft*, of *Oak Park*, in the County of *Cook*, State of *Illinois*, the sum of *Four Hundred Dollars*.

AND IT IS UNDERSTOOD AND AGREED, that this Annuity is granted upon the application signed by the said *Allen J. Flitcraft* and deposited with the Company, stating that the said *Allen J. Flitcraft* was born on the *First day of January*, one thousand, eight hundred and *fifty-six*, and that if the said statement is not true, then these presents shall be void, and the premiums paid thereon shall be retained by the said Company to its use.

In case the said premiums shall not be paid on or before the several days hereinbefore mentioned for the payment thereof, at the office of the Company in the City of Newark, or to agents when they produce receipts signed by the President or Treasurer, then, and in every such case, this Bond shall be void, and the premiums paid retained as aforesaid; but if two full years' premiums shall have been paid on this contract, then the Company will pay as many *twentieths* of the stipulated annuity as there shall have been full years' premiums paid.

In Witness Whereof, the said THE MUTUAL BENEFIT LIFE INSURANCE COMPANY has, by its President and Secretary,

signed and delivered this contract, at the City of Newark, in the State of New Jersey, this *First* day of *January*, one thousand, eight hundred and *ninety-one*.

EDWARD L. DOBBINS,
Secretary.

AMZI DODD,
President.

APPLICATION

TO THE MUTUAL BENEFIT LIFE INSURANCE COMPANY, OF NEWARK, N. J.,
FOR A DEFERRED ANNUITY.

1. Name, residence and occupation of the person on whose life the annuity is desired?

*2. Place and date of birth?

3. Number of years' premiums proposed to be paid for the purchase?*

4. Are the premiums to be paid yearly, half-yearly or quarterly?

5. Yearly amount of the Deferred Annuity to be paid by the Company?

6. To whom is the annuity to be paid?

7. Date of the first payment of the annuity? (16, 21 or 26 years from the issue of the bond?)

8. Will the Annuitant furnish satisfactory evidence of life as the annuity falls due?

Allen J. Flitcraft, of *Oak Park, Cook County, Illinois*, being desirous of purchasing an Annuity as before described, on the life of *Allen J. Flitcraft* from THE MUTUAL BENEFIT LIFE INSURANCE COMPANY, does hereby declare that the several particulars of the above application are true.

Dated this *First* day of *January*, 1891.

ALLEN J. FLITCRAFT.

Sworn and subscribed before me this *First* day of *January*, 1891.

JAS. B. PEARSON.

*Satisfactory evidence of the date of birth will be required.

APPLICATION.

I hereby apply for an assurance of \$10,000 on the *20-Payment Life (Convertible)* plan, premium payable *annually* with THE MUTUAL BENEFIT LIFE INSURANCE Co., on the life of *John Jones*, born at *New York*, State of *New York*, on the *Fifteenth* day of *January*, 1852, at present and for *ten* years resident of *Newark*, County of *Essex*, State of *New Jersey*. I hereby warrant that he is not intemperate in the use of stimulants or narcotics. I agree that the answers given herewith to the questions of the Agent and Examiner, which I declare and warrant to be true, shall be the basis of my contract with the Company; and that such contract shall at all times and places be held and construed to have been made in the City of Newark, New Jersey. I also agree that if within two years from this date the insured shall, without the written consent of the Company, reside or travel elsewhere than in or to the United States, Canada, or Europe; or shall within such period and without such consent, be personally engaged in blasting, mining, submarine operations, or in the making of explosives, or in service on any railway train, or on a steam or sailing vessel, or in naval or army service in times of war; the Policy hereby applied for shall thereupon cease and determine.

NOTE.—After two years from the date of issue the policies in this Company are absolutely non-forfeitable, and they contain no restrictions as to the residence, travel, or occupation of the insured.

20-Payment Life, 20-Year Distribution Policy.

No. 255293.

Age, 35 years.

THE MUTUAL LIFE INSURANCE CO.

OF NEW YORK.

AMOUNT, \$10,000.

PREMIUM, \$350.00.

In Consideration of the application for this Policy, which is hereby made a part of this contract, THE MUTUAL LIFE INSURANCE COMPANY of New York promises to pay, at its home office in the city of New York, unto *John Doe of Oak Park*, in the county of *Cook*, State of *Illinois*, his executors, administrators or assigns, *Ten Thousand Dollars*, upon acceptance of satisfactory proofs at its home office of the death of the said *John Doe* during the continuance of this Policy, upon the following conditions, and subject to the provisions, requirements and benefits stated on the back of this Policy, which are hereby referred to and made part hereof:

The annual premium of *Three Hundred and Fifty Dollars* shall be paid in advance on the delivery of this Policy, and thereafter to the company, at its home office, in the City of New York, on the *first day of January* in every year during the continuance of this contract, until premiums for twenty full years shall have been duly paid to said company.

In Witness Whereof, the said THE MUTUAL LIFE INSURANCE COMPANY of New York has caused this Policy to be signed by its President and Secretary, at its office, in the City of New York, the *first day of January*, one thousand eight hundred and *eighty-nine*.

WM. J. EASTON,
Secretary.

RICHARD A. MCCURDY,
President.

MUTUAL LIFE INSURANCE COMPANY.

PROVISIONS, REQUIREMENTS AND BENEFITS.

PAYMENT OF PREMIUMS.—Each premium is due and payable at the home office of the company in the City of New York, but will be accepted elsewhere when duly made in exchange for the company's receipt, signed by the president or secretary. Notice that each and every such payment is due at the date named in the Policy, is given and accepted by the delivery and acceptance of this Policy, and any further notice, required by any statute, is thereby expressly waived. That part of the year's premium, if any, which is not due and is unpaid at the maturity of this contract, shall be deducted from the amount of the claim. If this Policy shall become void by non-payment of premium, all payments previously made shall be forfeited to the company, except as hereinafter provided.

DIVIDENDS.—This Policy is issued on the Twenty Year Distribution Plan. It will be credited with its distributive share of surplus apportioned at the expiration of twenty years from the date of issue. Only twenty-year distribution Policies in force at the end of such term, and entitled thereto by year of issue, shall share in such distribution of the surplus and no other distribution to such Policies shall be made at any previous time. All surplus so apportioned may be applied at the end of such period to purchase additional insurance, or may then be drawn in cash. After the expiration of the period of twenty years herein above provided for, the dividend distribution periods shall be changed to terms of five years each during the continuance of this Policy. The surplus may be applied at each distribution to purchase additional insurance without medical examination; provided such application of the surplus be elected in due form not less than two years before the end of the first dividend period of twenty years; otherwise, a satisfactory examination will be required for each such application of the surplus. But should the owner of the Policy, at the end of said first period of twenty years, or at the end of any subsequent period of five years, elect to receive the dividend annually, the surplus applicable on this Policy will thereafter be apportioned at the beginning of each year on the anniversary of the date of this Policy, and may be applied as hereinbefore provided.

PAID-UP POLICY.—After three full annual premiums have been paid upon this Policy, the company will, upon the legal surrender thereof before default in payment of any premium, or within six months thereafter, issue a Non-Participating Policy for paid-up insurance, payable as herein provided for the proportion of the amount of this Policy which the number of full-years' premiums paid bears to the total number required.

SURRENDER.—This Policy may be surrendered to the company at the end of the said first period of twenty years, and the full reserve computed by the American Table of Mortality, and four per cent. interest, and the surplus as defined above, will be paid therefor in cash.

INSURANCE WITH ANNUITY.—If the Policy be surrendered at the end of the first dividend period as above provided, the Company will if requested in writing apply its cash value, including surplus, or any part of such value, to purchase, without medical examination, a paid-up policy for the same amount as the value so applied, securing insurance for life and participating annually in dividends, together with a paid-up annuity for life equal to three and one-half per cent. per annum of the amount of the paid-up insurance, payments of the annuity to commence one year after the end of the first dividend period.

INCONTESTABILITY.—It is hereby further promised and agreed that after two years from the date hereof, the only conditions which shall be binding upon the holder of this policy are, that he shall pay the premiums at the times and place and in the manner stipulated in said policy and that the requirements of the Company as to age and Military or Naval Service in time of war, shall be observed and that in all other respects if this policy matures after the expiration of the said two years, the payment of the sum insured by this policy shall not be disputed.

NOTICE TO THE HOLDER OF THIS POLICY.—No Agent has power on behalf of the Company to make or modify this or any contract of insurance, to extend the time for paying a premium, to bind the Company by making any promise, or by receiving any representation or information not contained in the application for this policy.

ASSIGNMENT.—The Company declines to notice any assignment of this Policy until the original or duplicate or certified copy thereof shall be filed in the Company's Home office. The Company will not assume any responsibility for the validity of an assignment.

APPLICATION.

I certify that I am temperate in my habits, and am, to the best of my knowledge and belief, in sound physical and mental condition, and a satisfactory subject for life insurance.

I hereby warrant and agree not to reside or travel in any part of the Torrid Zone, and not to engage in any specially hazardous occupation or employment during the next two years following the date of issue of the Policy for which application is hereby made; and also not to engage in any military or naval service in time of war during the continuance of this Policy, without first obtaining permission from this company; and I also warrant and agree that I will not die by my own voluntary act during the said period of two years.

The specially hazardous occupations or employments herein referred to are: Blasting, mining, submarine labor, aeronautic ascensions, Arctic explorations, the manufacture of highly explosive substances, service upon any railroad train, or in switching or in coupling cars, or on any steam or other vessel, or military or naval service in time of war.

I also agree that all the foregoing statements and answers, as well as those that I make or shall make to the company's medical examiner, in continuation of this application, are by me warranted to be true, and are offered to the company as a consideration of the contract, which shall not take effect until the first premium shall have been paid, and the Policy shall have been delivered, during my life and continuance in good health.

And I further agree that in any distribution of surplus, the principles and methods which may be adopted by the Company for such distribution and its determination of the amount equitably belonging to such policy, shall be and are hereby ratified and accepted by and for every person who shall have or claim any interest under the contract now proposed.

Endowment—with Life Option Policy.

No. 259,294.

AGE, 35.

THE MUTUAL LIFE INSURANCE CO.

OF NEW YORK.

AMOUNT, \$10,000

PREMIUM, \$509.00.

In Consideration of the application for this Policy, which is hereby made a part of this contract, THE MUTUAL LIFE INSURANCE COMPANY of New York promises to pay at its Home Office in the City of New York, unto *Allen J. Flitcraft*, of *Oak Park*, in the County of *Cook*, State of *Illinois*, *his* executors, administrators or assigns, *Ten Thousand Dollars*, on the *first day of July*, in the year *nineteen hundred and nine*, or if he should die before that time, then to make said payment to *his wife, Emma R. Flitcraft*, if living; otherwise to *his* executors, administrators or assigns, upon acceptance of satisfactory proofs at its Home Office, of the death of *Allen J. Flitcraft*, during the continuance of this Policy, upon the following condition, and subject to the provisions, requirements and benefits stated on the back of this Policy, which are hereby referred to and made part hereof:

The annual premium of *Five Hundred and Nine Dollars* shall be paid in advance on the delivery of this Policy, and thereafter to the Company, at its Home Office, in the City of New York, on the *first day of July*, in every year, during the continuance of this contract.

In Witness Whereof, the said, THE MUTUAL LIFE INSURANCE COMPANY of New York has caused this Policy to be signed by its President and Secretary, at its office in the City of New York, the *first day of July*, A. D., one thousand eight hundred and eighty-nine.

WM. J. EASTON,
Secretary.

RICHARD A. MCCURDY,
President.

PROVISIONS, REQUIREMENTS AND BENEFITS.

PAYMENT OF PREMIUMS.—Each premium is due and payable at the home office of the Company in the City of New York, but will be accepted elsewhere when duly paid in exchange for the Company's receipt, signed by the President or Secretary. Notice that each and every such payment is due at the date named in the Policy, is given and accepted by the delivery and acceptance of this Policy, and any further notice, required by any statute, is thereby expressly waived. That part of the year's premium, if any, which is not due and is unpaid at the maturity of this contract shall be deducted from the amount of the claim. If this Policy shall become void by non-payment of premium, all payments previously made shall be forfeited to the Company, except as herein-after provided.

LIFE OPTION AND ANNUITY.—At the maturity of the endowment term of this Policy, instead of accepting the cash settlement then provided for, the insured may continue this insurance for the full amount without medical examination and without further payment of premium, by exchanging it within thirty days after such maturity, for a paid-up Policy of life insurance payable at death, participating annually in dividends, and in addition thereto the insured shall be entitled to a paid-up annuity of \$400 for life, payments thereon to commence one year after said maturity.

DIVIDENDS.—This Policy is issued on the 20-Year Distribution Plan. It will be credited with its distributive share of Surplus apportioned at the expiration of 20 years from the date of issue. Only 20-year distribution policies in force at the end of such term, and entitled thereto by year of issue shall share in such distribution of the surplus; and no other distribution to such policies shall be made at any previous time. All surplus so apportioned may be applied at the end of such period to increase the amounts under the life option and paid-up annuity, *pro rata*, if previously requested in writing, or may then be drawn in cash.

PAID-UP POLICY.—After three full annual premiums have been paid upon this Policy, the Company will, upon the legal surrender thereof before default in payment of any premium, or within six months thereafter, issue a non-participating Policy for the proportion of the amount of this Policy which the number of full years' premiums paid bears to the total number required. The said proportional paid-up Policy shall be on the Endowment Plan payable as herein originally provided, and shall also provide that the insured, if living at the maturity of this endowment term may continue such paid-up insurance as a non-participating life Policy, by exchange, in the manner above described, and shall be entitled to an annuity for life in an amount equal to four per centum of said paid-up Policy of life insurance, payments thereon to commence one year after the date of said maturity.

INCONTESTABILITY.—It is hereby further promised and agreed that after two years from the date hereof, the only conditions which shall be binding upon the holder of this Policy are, that he shall pay the premiums at the times and place and in the manner stipulated in said Policy and that the requirements of the Company as to age and Military or Naval Service in time of war shall be observed, and that in all other respects if this Policy matures after the expiration of the said two years, the payment of the sum insured by this Policy shall not be disputed.

NOTICE.—No agent has power on behalf of the Company to make or modify this or any contract of insurance, to extend the time for paying a premium, to bind the Company by making any promise, or by receiving any representation or information not contained in the application for this Policy.

ASSIGNMENT.—The Company declines to notice any assignment of this Policy until the original or a duplicate or certified copy thereof shall be filed in the Company's Home Office. The Company will not assume any responsibility for the validity of an assignment.

NOTE.—The application agreement in this Policy is the same as in the preceding Policy.

Consol—Endowment and Annuity—20 Year Distribution.

In consideration of the application for this Consol and of the payment of the installments hereinafter mentioned

AGE, 35.

No. 435,694

THE MUTUAL LIFE INSURANCE CO.

OF NEW YORK.

ANNUAL INSTALLMENTS OF \$680.30.

CONSOL 20 YEARS DISTRIBUTION.

Promises to Pay at its home office in the City of New York to *Allen J. Flitcraft*, of *Oak Park*, in the County of *Cook*, State of *Illinois*, the principal sum of *Ten Thousand Dollars*, on the *Thirtieth day of January* in the year 1911 if he be then living; and if he die before that day, then to pay a like amount to *his wife Emma R. Flitcraft*, or her legal representatives upon acceptance at its home office of satisfactory proofs of such death, provided that the first installment of *Six Hundred Eighty Dollars and Thirty Cents* shall be paid to the Company on delivery hereof, and a like amount annually thereafter on the *Thirtieth day of January* in each year until such payments shall have been made for *twenty* full years. This contract is subject to all provisions, requirements and benefits endorsed hereon which together with the application for it are hereby referred to and made a part hereof.

Given at the office of the Company in the City of New York, *January 30th*, 1891.

FR. SCHROEDER,
Ass't. Secretary.

RICHARD A. MCCURDY,
President.

INSTALLMENTS.

Each installment is due and payable at the home office of the Company in the City of New York; but may be accepted elsewhere in exchange for the Company's receipt signed by the President or Secretary. Notice that each and every such payment is due at the date named in the Consol is given and accepted by the delivery and acceptance of this contract. That part of the full year's installment, if any, which is not due and is unpaid at the maturity of this contract shall be deducted from the amount payable hereon. Non-payment of any installment when due shall make void this contract except as hereinafter provided.

DEFERRED ANNUITY.

After payment of the principal sum at maturity, and only during the remaining lifetime of the person on whose life this Consol is issued, the Com-

MUTUAL LIFE INSURANCE COMPANY.

pany will pay to said person a deferred annuity in equal amounts of *Three Hundred Dollars* each, beginning one year from and after the date of such maturity, and ending with the last annual payment preceding death.

LIFE OPTION.

If this contract shall be in force on the date first written in this Consol, the said *Allen J. Fliccraft* may at his option, within thirty days thereafter, surrender it, and take in exchange paid-up insurance for \$10,000 payable at death, with participation in the profits of the Company, and an annuity of \$700 for life, beginning one year from and after the date of maturity as above described and ending with the last annual payment preceding death.

DISTRIBUTION OF SURPLUS.

This Consol is issued on the *twenty Year Distribution Plan*. It will be credited with its distributive share of surplus apportioned at the expiration of *twenty* years from the date of issue. Only *twenty* year distribution contracts in force at the end of such term, and entitled thereto by year of issue shall share in such distribution of surplus; and no distribution to such contracts shall be made at any previous time. All surplus so apportioned may be applied at the end of such period to increase the amount of the annuity herein provided for; or if the life option be accepted, to increase the respective amounts under the life option and paid-up annuity, if previously requested in writing; or may then be drawn in cash.

PAID-UP CONSOL.

After three full annual installments have been paid upon this contract the Company will, upon the legal surrender hereof before default in payment of any installment, or within six months thereafter, issue a non-participating Consol for the proportion of the principal sum and of the deferred annuity above described, which the number of full years' installments paid bears to the total number required.

CONTINGENT ADDITIONS.

If this contract shall become a claim by death within the first distribution period only the Company will add to the principal sum to be paid hereon \$400 for each full year's installment previously paid.

INCONTESTABILITY.

After two years from the date hereof the only conditions which shall be binding upon the owner of this Consol are, that the installments shall be paid at the times and place and in the manner stipulated, that the requirements of the Company as to military or naval service in time of war shall be observed, and that the age of the person on whose life this Consol is issued shall have been correctly stated in the application. If these conditions are fulfilled and this Consol matures after the expiration of said two years, the payment of the principal sum shall not be disputed.

IDENTITY.

Satisfactory evidence that the annuitant is living at the date when any payment of annuity falls due, will be required from the applicant for such payment.

NOTICE.

No agent has power on behalf of the Company to make or modify this contract, to extend the time for paying any installment, or to bind the Company by making any promise or by receiving any representation or information not contained in the application which is a part of this contract.

ASSIGNMENT.

Should this Consol be assigned every assignment must be filed in the home office of the Company in original or in duplicate or in duly certified copy. The Company will not assume any responsibility for the validity of an assignment.

RECEIPT.

This Consol is a receipt for the first installment herein required.

W. J. EASTON,

Secretary.

NOTE.—See page 79 for Application Agreement.

20-Payment Life Policy.

"FIVE YEAR DIVIDEND AND CASH SURRENDER PLAN."

AGE, 35 YEARS.

No. 32709.

THE MUTUAL LIFE INS. CO. OF KENTUCKY,

LOUISVILLE, KY.

AMOUNT, \$10,000.

PREMIUM, \$340.80.

In Consideration of the application for this Insurance, hereby referred to and made a part of this contract, and in further consideration of the sum of *Three Hundred Forty Dollars and Eighty Cents*, and of the like sum to be paid at the home office, in the City of Louisville, on or before the *First* day of *November* in every year, until *twenty* annual premiums shall have been paid, unless the death of the insured shall sooner occur, do insure the life of *Allen J. Flitcraft*, of *Oak Park*, in the State of *Illinois*, hereinafter called the insured in the sum of *Ten Thousand* Dollars, for the term of his natural life, and do promise to pay at their office, in the City of Louisville, Ky., upon completion and approval of proof of death of the insured, the amount of said insurance, with any additions thereto, after deducting any indebtedness on account of the policy, including any portion of the full year's premium unpaid, to *his wife Emma R. Flitcraft, if living, otherwise to his executors, administrators or assigns.*

PAYMENT OF PREMIUMS.—If any premium or part of premium on this policy, or any note given therefor, shall not be paid on or before the days on which they become due at the office of the Company in the City of Louisville, Ky., or to an agent, producing the receipt of the Company, signed by the President or Secretary, the policy shall then become void and insurance cease, without notice to the insured or the parties interested in this policy or holder thereof. Provided, however, in case of default in the payment of a third or any subsequent annual premium, then this policy, without further negotiation or stipulation, shall be binding upon the Company for such amount of non-participating paid-up insurance as specified in the table of paid-up policy values indorsed hereon.

ASSIGNMENTS.—This policy is issued and accepted upon express condition that the said *Allen J. Flitcraft* may, with consent of the Company, at any time assign it, or before assignment

change the beneficiaries therein or make any other change. No assignment, however, shall take effect until written notice thereof shall be given to the Company, and under no circumstances shall the Company assume any responsibility for the validity of such assignment. If any claim be made under an assignment, proof of interest to the extent of the claim may be required.

The contract between the parties is completely set out in this policy and the application, and none of the terms can be changed or waived except by written agreement signed by the President or Secretary.

This Policy after Two Years will be Incontestable, except for fraud or non-payment of Premium.

In Witness Whereof, THE MUTUAL LIFE INSURANCE COMPANY OF KENTUCKY, has caused this Policy to be signed by the President and Secretary at its office in the City of Louisville, on the *First of November, 1889.*

WM. W. MORRIS,
Secretary.

CHARLES D. JACOB,
President.

The amount of paid-up insurance to which the insured is entitled after failure to pay a third or any subsequent annual premium is shown in the following table.

The figures given are based on the assumption that the premiums (less current dividends) have been paid in cash. If there be any indebtedness, the values stated will be proportionately reduced.

| Number of Premiums Paid. | Paid-up Policy. | Number of Premiums Paid. | Paid-up Policy. | Number of Premiums Paid. | Paid-up Policy. |
|--------------------------------|--------------------|--------------------------------|--------------------|--------------------------------|--------------------|
| 2 | \$ 1,000 | 8 | \$ 4,000 | 14 | \$ 7,000 |
| 3 | 1,500 | 9 | 4,500 | 15 | 7,500 |
| 4 | 2,000 | 10 | 5,000 | 20 | 10,000 |
| 5 | 2,500 | 11 | 5,500 | 25 | |
| 6 | 3,000 | 12 | 6,000 | 30 | |
| 7 | 3,500 | 13 | 6,500 | | |

This policy is issued on the FIVE YEAR DIVIDEND PLAN, and shall, at the end of each period of five years from its date, participate in surplus, provided no premium thereon shall have been unpaid, and that the surplus apportioned to this policy may be applied either

to permanently increase the insurance under the policy if so elected in the application, or to reduce the premiums equally for each of the ensuing five years, and that if the legal holder of this policy, while the same is fully in force, and sixty days before the end of any five year period from the date hereof, shall give the Company notice in writing by registered letter or by delivery to the Secretary or President at its home office that he desires to surrender the policy for cash, and shall, on the day on which such five year period shall end, duly surrender this policy at the office of the Company, in the City of Louisville, the Company will then pay in cash as follows :

| End of 5 Years | End of 10 Years | End of 15 Years | End of 20 Years | End of 25 Years |
|----------------|-----------------|-----------------|-----------------|-----------------|
| \$680.00. | \$2,190.00. | \$3,640.00. | \$5,390.00. | \$5,990.00. |

It is expressly agreed that such cash surrenders can not be rightly demanded except on the day on which a five year period ends, and unless notice shall have been given as above provided.

NOTE.—The cash values guaranteed in these policies are the entire reserves (combined actuaries four per cent.)

APPLICATION.

I hereby warrant that I am not intemperate in the use of stimulants or narcotics. I agree that the answers given herewith to the questions of the Agent and Examiner, which I declare and warrant to be true, shall be the basis of my contract with the Company. I also agree that if within two years from this date I shall, without the written consent of the Company, reside or travel elsewhere than in or to the United States, Canada, or Europe; or shall, within such period and without such consent, be personally engaged in blasting, mining, submarine operations, or in the making of explosives, or in service on any railway train, or on a steam or sailing vessel, or in naval or army service in times of war, the policy hereby applied for shall thereupon cease and determine.

NOTE.—After two years this policy is non-forfeitable without any act of the insured. It is absolutely clear of all restrictions as to the occupation, residence or habits of the insured, and it is incontestable except for fraud.

20-Payment Life, Option Policy.

No. 78563.

AGE, 35.

NATIONAL LIFE INSURANCE COMPANY,

OF MONTPELIER, VERMONT.

An Insurance of *Ten Thousand* Dollars, is hereby granted on the life of *John Smith* of *Smithville* (the insured) payable at *his* decease to *Mary Jane Smith* (the beneficiary) or surviving the aforesaid beneficiary to *his* legal representatives or assigns upon presentation of satisfactory proof of the death of insured after deducting therefrom all indebtedness to the Company which may have been incurred on account of this contract, together with the residue, if any, of the year's premium.

This contract is issued by the NATIONAL LIFE INSURANCE COMPANY, of Montpelier, Vermont, where all claims under it are payable and accepted by the insured and beneficiary under the following conditions :

A premium of *Three Hundred Thirty-Seven* Dollars shall be paid to said Company upon the delivery of this Policy, and a like sum on or before the *first* day of *January* during the continuance of this contract in each year *for twenty years*.

Failure to pay any premium, or any part thereof, or any note given therefore, when due shall cancel the insurance and this contract ; except that, after three full annual premiums have been paid, the Company guarantees :

NATIONAL LIFE INSURANCE COMPANY.

| | FIRST, Without any action of the in- sured, a non-par- ticipating paid- up Policy for | OR SECOND, Upon surren- der of this Policy within two months, a Cash Value of | OR THIRD, Upon application within two months, to give extended In- surance for full am't of this Policy for |
|--------------------|--|--|--|
| At end of 3 years, | \$1,500.00 | \$ 569.30 | 5 years 126 days. |
| " " 4 " | 2,000.00 | 774.40 | 7 " 99 " |
| " " 5 " | 2,500.00 | 987.80 | 9 " 68 " |
| " " 6 " | 3,000.00 | 1,209.90 | 11 " 5 " |
| " " 7 " | 3,500.00 | 1,441.20 | 12 " 251 " |
| " " 8 " | 4,000.00 | 1,681.90 | 14 " 67 " |
| " " 9 " | 4,500.00 | 1,932.10 | 15 " 183 " |
| " " 10 " | 5,000.00 | 2,191.80 | 16 " 238 " |
| " " 11 " | 5,500.00 | 2,461.10 | 17 " 238 " |
| " " 12 " | 6,000.00 | 2,740.00 | 18 " 192 " |
| " " 13 " | 6,500.00 | 3,029.00 | 19 " 105 " |
| " " 14 " | 7,000.00 | 3,328.80 | 19 " 353 " |
| " " 15 " | 7,500.00 | 3,639.80 | 20 " 211 " |
| " " 16 " | 8,000.00 | 3,962.90 | 21 " 54 " |
| " " 17 " | 8,500.00 | 4,298.70 | 21 " 256 " |
| " " 18 " | 9,000.00 | 4,648.30 | 22 " 100 " |
| " " 19 " | 9,500.00 | 5,012.50 | 22 " 348 " |
| " " 20 " | 10,000.00 | 5,393.10 | ----- |
| " " 25 " | ----- | 5,994.30 | ----- |
| " " 30 " | ----- | 6,601.70 | ----- |

No distribution of surplus shall be made upon this Policy until *January 1st, 1904*. All surplus apportioned at that time may be, first, withdrawn in cash; or second, applied to purchase paid-up insurance of the same kind as this Policy, provided a satisfactory medical examination is furnished; or third, used to pay future premiums on this Policy; or fourth, applied, together with the guaranteed cash surrender value, to the purchase of an Annuity.

The conditions on the back of this Policy are made a part of the contract between all parties in interest herein.

In Witness Whereof, the NATIONAL LIFE INSURANCE COMPANY has, by its President and Secretary, signed and delivered this contract, at Montpelier, this *first* day of *January* the year of our Lord one thousand eight hundred and *eighty-nine*.

GEO. W. REED,
Secretary.

CHARLES DEWEY,
President.

NOTE. The cash values guaranteed in these option Policies are the entire reserve (combined actuaries four per cent). Policies on this plan are issued with dividend periods of either four, ten, fifteen, or twenty years, as may be selected at the time of making the application for the Policy.

CONDITIONS REFERRED TO AS A PART OF THIS CONTRACT :

All statements in the application for this insurance are hereby referred to as the basis of this contract.

Change to a hazardous employment, such as military or naval service in time of war, blasting, mining, submarine labor, the manufacture or handling of inflammable or explosive substances, or service upon any railroad, steamboat, or other vessel, or travel and residence outside of the United States, the Dominion of Canada, Europe, and the ordinary routes of travel between those countries, or therein in localities where yellow fever is prevailing at the time as an epidemic, will subject the insured to payment of an extra premium to be determined by said Company, which, if not paid at the assumption of such extra risk, shall not invalidate this Contract, but shall be a lien thereon.

Self-destruction, whether sane or insane, within three years from the date hereof, and death, the result of engaging in a duel or in the violation of law, are not risks assumed by the Company under this Contract.

Agents are not authorized to receive premiums after the day payable, and cannot give credit, make, alter, or discharge contracts nor waive forfeitures. Any error made in understating the age of the insured will be adjusted by paying such amount as the premiums paid would purchase at the table rate.

No suit shall be brought against the Company for claim under this Policy after three years from time right of action accrues.

Notice of assignment of this Policy must be forwarded to the Home Office, and the assent of the Company obtained to same ; the Company will not, however, assume responsibility as to the validity of any assignment.

Should insured die within three years after election of Extended Insurance, as herein provided, the forborne premiums, with interest, will be deducted.

This Policy, after three years, will be incontestable except for fraud or non-payment of premium.

APPLICATION

I hereby certify that I have read all the statements and answers in this application, and warrant and agree that no circumstance or information has been withheld or omitted touching my past and present state of health and habits of life, and that said statements and answers, together with this declaration, as well as those made or to be made to the Company's Medical Examiner, shall be the basis of the contract applied for, which shall not take effect till the first premium shall have been actually paid on delivery of contract during my life and good health ; I further agree that said contract, if issued, shall at all times and places be held and construed to have been made at Montpelier, Vermont, and that in any distribution of surplus, the principles and methods which may be adopted by the Company for such distribution, and its determination of the amount equitably belonging to any insurance which may be issued under this application, shall be and are hereby ratified and accepted by and for every person who shall have or claim any interest under such insurance, and that the receipt of the insured may be accepted by the Company in full surrender of all dividend additions.

Endowment Bond, \$10,000.

No. 78564.

Age, 35 years.

THE NATIONAL LIFE INSURANCE CO.

MONTPELIER, VERMONT,

Hereby Promises to pay at its home office in Montpelier, Vermont, to *John Smith*, of *Smithville*, (the insured) *Ten Thousand* Dollars at the expiration of *twenty* years from the date hereof, or if the insured shall decease before that date, then to *Mary J. Smith* the beneficiary, or surviving the aforesaid beneficiary to *his* legal representatives or assigns upon presentation of satisfactory proof of the death of insured, deducting from said sum all indebtedness to the Company which may have been incurred on account of this contract, together with the residue, if any, of the year's premium.

This contract is accepted by the insured and beneficiary, under the following conditions:

A premium of *Four Hundred ninety-seven* $\frac{80}{100}$ Dollars shall be paid to said Company upon delivery of this bond, and a like sum on or before the *First* day of *January* during the continuance of this contract in every year until *twenty* annual premiums shall have been paid, or until decease of insured. Failure to pay any premium or any part thereof, or any note given therefor when due, shall cancel the insurance and this contract, except that after three full annual premiums have been paid, the Company guarantees

NATIONAL LIFE INSURANCE CO.

| | FIRST | OR | SECOND | OR | THIRD |
|-----------|--|---|--|----|---|
| At end of | Without any action of the Insured a paid up Bond for | Upon the surrender of this Bond within two months a Cash Value of | Upon application within two months to give Extended Insurance for the full amount of this Bond for | | Value payable if insured survives extension term. |
| 3 years. | \$1,500.00 | \$ 982.70 | | | |
| 4 " | 2,000.00 | 1,339.70 | 10 years 35 days | | \$ 300.00 |
| 5 " | 2,500.00 | 1,712.90 | 13 " 254 " | | 1,220.00 |
| 6 " | 3,000.00 | 2,103.10 | 15 " " | | 2,000.00 |
| 7 " | 3,500.00 | 2,511.10 | 14 " " | | 2,750.00 |
| 8 " | 4,000.00 | 2,938.10 | 13 " " | | 3,470.00 |
| 9 " | 4,500.00 | 3,384.70 | 12 " " | | 4,160.00 |
| 10 " | 5,000.00 | 3,851.70 | 11 " " | | 4,810.00 |
| 11 " | 5,500.00 | 4,340.20 | 10 " " | | 5,440.00 |
| 12 " | 6,000.00 | 4,851.20 | 9 " " | | 6,040.00 |
| 13 " | 6,500.00 | 5,386.40 | 8 " " | | 6,610.00 |
| 14 " | 7,000.00 | 5,947.50 | 7 " " | | 7,150.00 |
| 15 " | 7,500.00 | 6,536.80 | 6 " " | | 7,760.00 |
| 16 " | 8,000.00 | 7,156.50 | 5 " " | | 8,350.00 |
| 17 " | 8,500.00 | 7,809.40 | 4 " " | | 8,910.00 |
| 18 " | 9,000.00 | 8,498.10 | 3 " " | | 9,460.00 |
| 19 " | 9,500.00 | 9,227.40 | 2 " " | | |
| 20 " | 10,000.00 | 10,000.00 | 1 " " | | |

No distribution of surplus shall be made upon this bond until *January First, 1910*, all surplus apportioned at that time may be first, withdrawn in cash; or second, applied to purchase paid up insurance of the same kind as this bond, provided a satisfactory medical examination is furnished; or third, used to pay future premiums on this bond, or fourth, applied together with the guaranteed cash surrender value to the purchase of an annuity.

The conditions on the back of this bond are made a part of the contract between all parties in interest herein.

In Witness Whereof THE NATIONAL LIFE INSURANCE COMPANY has by its President and Secretary signed and delivered this contract at Montpelier, this *First* day of *January* one thousand eight hundred and *ninety*.

GEO. W. REED,
Secretary.

CHARLES DEWEY,
President.

NOTE.—For conditions and application agreement see page 89.

20-Payment Life Rate, Endowment Policy.

No. 67982.

INCORPORATED 1835.

AGE, 35.

New England Mutual Life Insurance Co.

BOSTON, MASSACHUSETTS.

AMOUNT, \$10,000.

PREMIUM, \$342.50.

This Policy of Insurance Witnesseth, That the NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY, in consideration of the payment of *Three Hundred and Forty-two Dollars, and fifty cents*, this day made by *John Doe*, of *Boston*, in the State of *Massachusetts*, being the assured in this Policy, and of the punctual payment of a like sum to be made in the same manner to them, at their office in Boston, or to their agent duly authorized, on or before the *First* day of *January* in every year until *Twenty* annual premiums shall have been paid, or during his life, if his decease shall happen within *Twenty* years from the date hereof, do promise and agree to pay, at their office in Boston, the amount of *Ten Thousand Dollars*, in lawful money of the United States, to the said *John Doe*, at the end of *Forty* years from the date hereof, or if said *John Doe* shall decease before that date, then *to his wife, Mary H. Doe*, if she shall survive him, otherwise to his executors or administrators, upon receipt of satisfactory proof of his death, after deducting therefrom all indebtedness of the party assured to the Company, together with the residue, if any, of the year's premium.

THIS POLICY IS ISSUED BY THE COMPANY, AND ACCEPTED, UPON THE FOLLOWING EXPRESS CONDITIONS:

FOUNDATION OF CONTRACT.—That the statements and declarations made in or attached to the application for this Policy, which are hereby referred to as the basis of this contract and are a part thereof, and on the faith of which it is issued, are in all respects true, and that no fact has been suppressed relating to the health or circumstances of the insured affecting the interests of said Company, or their inducement to accept the risk.

RESIDENCE AND TRAVEL.—The insured may reside in the United States and its Territories (except in localities where yellow fever is prevailing at the time as an epidemic); and in the British Provinces, and travel in and make passages along the coasts thereof; and may go to, return from, reside and travel in, Europe, the West Indies (between the months of November and May inclusive), and the Islands of the Pacific Ocean.

OCCUPATION; NON-FORFEITABLE.—The insured may, without previous notice to the Company, go and remain beyond the above limits (except where yellow fever is prevailing as an epidemic); or may engage in any military or naval service; or engage in voyages upon the high seas as an occupation; or in blasting, mining, or submarine operations; or in the production or manufacture of highly inflammable or explosive substances; or in working a steam-engine, on land or water, as engineer or fireman, or in a similar capacity; or as an employee on any railroad train, but in such case he shall pay for remaining beyond

the above limits of residence and travel, or for the risk of military or naval service in time of war, or for any of said occupations, an extra premium, equal to that charged by the Company in similar cases, which, if not paid at the time of the assumption of the risk, shall not invalidate this contract, but shall be a lien upon the Policy, and deducted therefrom, with interest, upon its payment.

ASSIGNMENTS.—Any assignment of this Policy shall be void unless assented to in writing by said Company, but the Policy shall not be invalidated thereby.

INDEBTEDNESS DUE COMPANY.—In case of any indebtedness due to this Company from the assured, this Policy and all sums due thereunder, are hereby pledged to secure said indebtedness, and the Company shall have a lien therefor on this Policy; and said debt or demand may be set off against the amount due thereon.

PAYMENT OF LOSSES.—This Policy is payable only at the office of the Company at Boston, from which it is issued, and is a Massachusetts contract; and as to its conditions, restrictions and agreements, and as to the validity of any assignments thereof, shall be governed by the law of Massachusetts. The loss shall be payable whenever satisfactory proof thereof shall have been furnished at the office in Boston, by the sworn certificate of the attending physician, if there were any, and the full and particular statement, under oath, of at least one competent and disinterested witness, stating the time, place, cause, and circumstances of the death of the insured.

RIGHT OF ACTION ACCRUES.—No suit shall be brought against the Company on any claim under this Policy, unless said suit is commenced within two years from the time when the right of action accrues, and also within three years from the termination of the life insured.

POLICY TO TAKE EFFECT.—This Policy shall not take effect until the first premium is actually paid, and agents are not authorized to deliver the Policy to the assured until such payment has been made.

WHO ARE AUTHORIZED TO RECEIVE PREMIUMS.—General agents appointed directly by the Company are alone authorized to receive premiums at the day when payable, and not afterwards, but cannot give credit, or make, alter, or discharge contracts, or waive forfeitures, and no alteration or waiver of the conditions of this Policy shall be valid unless made in writing at the office in Boston, and signed by the President or Secretary.

PAYMENT OF PREMIUMS.—All premiums due under this Policy shall be paid in advance, but any annual Premium may, at the election of the assured, be paid in cash, either in one sum or in semi-annual or quarterly instalments, to be secured by the notes of the assured; it being understood that the Company assumes no risk for the period covered by such deferred payments, but only for that portion of the year for which the Premium shall have been actually paid in cash, in advance; and that in case of loss all such deferred payments are to be deducted from the amount payable.

VIOLATION OF LAW.—This Policy shall be void if the insured shall die in, or in consequence of, a duel, or by the hands of justice, or in the violation of, or attempt to violate, any criminal law of the United States, or of any State or country in which the insured may be.

SUICIDE.—This Policy shall be void if the insured shall die by his own hand or act, whether sane or insane, within three years from the date hereof, but the Company agrees to pay upon the Policy thus voided the net reserve held against it, reckoned according to the legal standard of Massachusetts.

MASSACHUSETTS LAW.—This Policy is issued subject to the provisions of "The Massachusetts Insurance Act of eighteen hundred and eighty-seven, Section, 76."

In Witness Whereof, the said NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY have, by their President or Vice-President, and Secretary, signed and delivered this contract at Boston, in the Commonwealth of Massachusetts, this *First* day of *January*, in the year one thousand eight hundred and *eighty-nine*.

S. F. TRULL,
Secretary.

BENJ. F. STEVENS,
President.

This Policy is not valid till countersigned by the Assistant Secretary or Policy Clerk.

MASSACHUSETTS INSURANCE ACT OF 1887.

SECTION 78. All Policies hitherto issued by any domestic life insurance Company shall be subject to the provisions of law applicable and in force at the date of such issue. No Policy of life or endowment assurance hereafter issued by any such Company shall become forfeit or void for non-payment of premium after two full annual premiums, in cash or note, or both, have been paid thereon; but in case of default in the payment of any subsequent premium, then, without any further stipulation or act, such Policy shall be binding upon the Company for the amount of paid-up insurance which the then net value of the Policy and all dividend additions thereon, computed by the rule of section eleven, less any indebtedness to the Company on account of said Policy, and less the surrender charge provided herein will purchase as a net single premium for life or endowment insurance maturing or terminating at the time and in the manner provided in the original Policy contract; and such default shall not change or affect the conditions or terms of the Policy, except as regards the payment of premiums and the amount payable thereon. Said surrender charge shall be eight per cent. of the insurance value of the Policy at the date of default, which insurance value is the present value of all the normal future yearly costs of insurance which by its terms said Policy is exposed to pay in case of its continuance, computed upon the rate of mortality and interest assumed in section eleven. Every such Policy, after the payment of two full annual premiums thereon, shall have a surrender value which shall be its net value, less the surrender charge, and less any indebtedness to the Company on account of the said Policy, and its holder may, upon any subsequent anniversary of its issue surrender the same and claim and recover from the Company such surrender value in cash; provided that from the surrender value of all endowment Policies the Company may deduct five per cent. On Policies of prudential or industrial insurance on which the weekly premiums are not more than fifty cents each the surrender value in all cases shall be payable in cash. Upon surrender, on any anniversary of its issue, of a Policy which has become paid up after the payment of two full annual premiums, by force of the statute upon default in payment of premium, the holder shall be entitled to its net value, payable in cash; provided that from such net value of all endowment Policies the Company may deduct five per cent. But no surrender of a Policy shall be made without the written assent of the person to whom the Policy is made payable. Any condition or stipulation in the Policy or elsewhere, contrary to the provisions of this section and any waiver of such provisions by the assured, shall be void.

Under the provisions of the Statute, a copy of which is printed on this Policy, the holder thereof will be entitled to a cash surrender value, or to paid-up insurance for the amounts stated below; where there is any indebtedness to the Company it will be deducted from the surrender value, if paid in cash, or, if paid-up insurance is taken, the amount thereof will be diminished proportionally by deducting the indebtedness from the reserve before ascertaining the premium on which the calculation for paid-up insurance is made.

NEW ENGLAND MUTUAL LIFE INSURANCE CO.

| At the end of the Year. | Cash-Sur- render Value. | Paid-up Insurance. | At the end of the Year. | Cash-Sur- render Value. | Paid-up Insurance. |
|-------------------------------|----------------------------|-----------------------|-------------------------------|----------------------------|-----------------------|
| 2 | \$ 280.60 | \$ 760 | 22 | \$ 6,003.50 | ----- |
| 3 | 491.80 | 1,290 | 23 | 6,156.20 | ----- |
| 4 | 711.50 | 1,830 | 24 | 6,312.80 | ----- |
| 5 | 940.20 | 2,360 | 25 | 6,473.60 | ----- |
| 6 | 1,178.40 | 2,880 | 26 | 6,638.60 | ----- |
| 7 | 1,426.50 | 3,410 | 27 | 6,808.10 | ----- |
| 8 | 1,685.10 | 3,930 | 28 | 6,982.70 | ----- |
| 9 | 1,953.90 | 4,440 | 29 | 7,163.20 | ----- |
| 10 | 2,233.20 | 4,950 | 30 | 7,350.00 | ----- |
| 11 | 2,523.20 | 5,450 | 31 | 7,544.20 | ----- |
| 12 | 2,824.10 | 5,950 | 32 | 7,747.50 | ----- |
| 13 | 3,136.40 | 6,440 | 33 | 7,960.60 | ----- |
| 14 | 3,460.70 | 6,940 | 34 | 8,186.10 | ----- |
| 15 | 3,797.90 | 7,430 | 35 | 8,426.40 | ----- |
| 16 | 4,148.70 | 7,910 | 36 | 8,684.90 | ----- |
| 17 | 4,514.10 | 8,400 | 37 | 8,965.40 | ----- |
| 18 | 4,895.00 | 8,880 | 38 | 9,273.40 | ----- |
| 19 | 5,292.90 | 9,370 | 39 | 9,615.40 | ----- |
| 20 | 5,708.90 | 10,000 | Maturity. | 10,000.00 | ----- |
| 21 | 5,854.40 | ----- | | | |

Life Rate Endowment at 75.

(40 YEARS.)

AMOUNT, \$10,000. AGE, 35. ANNUAL PAYMENTS. PREMIUM, \$265.00.

| At the end of the year. | Cash Surr. Value. | Paid- up Ins. | At the end of the year. | Cash Surr. Value. | Paid- up Ins. | At the end of the year. | Cash Surr. Value. | Paid- up Ins. | At the end of the year. | Cash Surr. Value. | Paid- up Ins. |
|----------------------------|-------------------------|---------------------|----------------------------|-------------------------|---------------------|----------------------------|-------------------------|---------------------|----------------------------|-------------------------|---------------------|
| 2 | \$ 116.70 | \$ 310 | 12 | 1,722.10 | 3,630 | 22 | 3,809.40 | 6,270 | 32 | 6,510.90 | 8,370 |
| 3 | 253.90 | 670 | 13 | 1,909.90 | 3,920 | 23 | 4,046.00 | 6,500 | 33 | 6,841.00 | 8,560 |
| 4 | 396.00 | 1,020 | 14 | 2,102.10 | 4,210 | 24 | 4,288.50 | 6,720 | 34 | 7,190.20 | 8,760 |
| 5 | 543.00 | 1,360 | 15 | 2,298.90 | 4,490 | 25 | 4,537.50 | 6,940 | 35 | 7,562.60 | 8,960 |
| 6 | 695.50 | 1,700 | 16 | 2,500.30 | 4,770 | 26 | 4,793.00 | 7,160 | 36 | 7,962.90 | 9,160 |
| 7 | 853.60 | 2,040 | 17 | 2,705.70 | 5,030 | 27 | 5,055.90 | 7,360 | 37 | 8,397.50 | 9,360 |
| 8 | 1,017.20 | 2,370 | 18 | 2,917.60 | 5,300 | 28 | 5,326.60 | 7,570 | 38 | 8,874.50 | 9,570 |
| 9 | 1,186.10 | 2,690 | 19 | 3,132.60 | 5,550 | 29 | 5,605.80 | 7,780 | 39 | 9,404.20 | 9,780 |
| 10 | 1,360.20 | 3,010 | 20 | 3,353.00 | 5,700 | 30 | 5,895.30 | 7,970 | 40 | 10,000.00 | ----- |
| 11 | 1,539.00 | 3,330 | 21 | 3,578.60 | 6,040 | 31 | 6,196.30 | 8,170 | | | |

APPLICATION.

Does the applicant warrant the truth of all the foregoing answers, and agree that they are a part of the contract of insurance, and that if any answer to the above questions, in this statement, is fraudulent or untrue, or if there is any concealment of fact bearing upon the proposed risk, whether inquired about or not, or any non-compliance with the terms and conditions of the Policy, and the rules of the Company, it shall vitiate the insurance, and that, in such cases, no return of premium shall be made?

(RETURN PREMIUM.)

20-Payment Life, Nonforfeiting Free Tontine Policy

(20-Year Tontine Period.)

No. 289,842.

AGE, 35.

THE NEW YORK LIFE INSURANCE CO.

AMOUNT, \$10,000.

PREMIUM, \$410.00.

BY THIS POLICY OF INSURANCE

In Consideration of the agreements, statements, representations and warranties submitted to its officers at the home office, in the City of New York, in the written application for this Policy, which are hereby referred to and made a part of this contract, and in further consideration of the sum of *Four Hundred and ten* Dollars, to them in hand paid, at the office of the Company, in the City of New York, and of the annual payment of *Four Hundred and ten* Dollars, to be made at said office on or before the *First* day of *January*, in every year during the continuance of this Policy, *until Twenty full years' premiums shall have been paid*, doth insure the life of *William Friedman, book-keeper, of Chicago*, in the County of *Cook*, State of *Illinois* (hereinafter called the insured), in the amount of *Ten Thousand* Dollars, commencing on the *First* day of *January, 1890*, at noon. And the said Company doth hereby promise and agree to pay the amount of the said insurance, at its office in the City of New York, to *Antony Friedman, mother of the insured, or in event of her prior death, to the insured's* executors, administrators or assigns, upon receipt and approval at said office of proofs, as hereinafter required, of the death, during the continuance of this Policy, of the said insured, deducting therefrom all indebtedness to the Company, together with any balance of the year's premium remaining unpaid.

This Policy is issued and accepted upon the following express conditions and agreements.

1. If this Policy shall become a claim by death after having been in force two full years, the Company will not contest its payment on account of any incorrect statement in the application, or in the accompanying declarations to the medical examiner (except in case of fraud) provided, however, that if the age of the insured is understated, the amount of insurance payable shall be such pro.

portion of the amount of the Policy as the Premium paid bears to the required premium at the true age.

2. That if the premiums are not paid, as hereinafter provided, on or before the days when due, then this Policy shall become void, and all payments previously made shall be forfeited to the Company, except that if this Policy shall lapse or become forfeited for the non-payment of any premium after being in force three full years, a paid-up Policy will be issued, on demand made within six months after such lapse with surrender of this Policy, under the same conditions as this Policy, except as to payment of premiums, but without participation in profits, and without mortuary dividends for an amount equal to as many twentieth parts of the sum above insured as there shall have been complete annual premiums paid hereon, when said default in the payment of premiums shall be made, and all right to any other paid-up Policy or surrender value, provided for by the statute of any state or country is hereby waived.

3. That the provisions, requirements and benefits, printed or written by the Company, upon the next page of this Policy, are a part of this contract, as fully as if they were recited at length over the signatures hereto affixed.

In Witness Whereof, the said NEW YORK LIFE INSURANCE COMPANY has, by its President and Vice-President or Actuary, signed and delivered this contract, this *First* day of *January*, one thousand eight hundred and *ninety*.

RUFUS W. WEEKS,
Actuary.

WM. H. BEERS,
President.

PROVISIONS, REQUIREMENTS AND BENEFITS REFERRED TO
IN THIS POLICY.

NONFORFEITING FREE TONTINE POLICY PROVISIONS.

This Policy is issued on the nonforfeiting free tontine Policy plan, the particulars of which are as follows:

That the tontine period for this Policy shall be completed on the *First* day of *January*, in the year *Nineteen Hundred and ten*.

That no dividend of surplus shall be allowed or paid upon this Policy, unless the insured shall survive until completion of its tontine period, and unless this Policy shall then be in force.

That surplus or profits derived from such Policies on the nonforfeiting free tontine Policy plan as shall not be in force at the date of the completion of their respective tontine periods, shall be apportioned among such policies as shall complete their tontine periods.

That after the completion of the tontine period, provided this Policy shall not have been previously terminated, this Policy shall secure to the insured one of the following benefits: First, To apply the accumulated dividends to the purchase of an annuity on the life of the insured in one of the following forms: *A*, an annuity for the number of years that premiums are payable beyond the tontine period, to be used in reduction of subsequent premiums on this Policy, and in case the amount accruing in any year from the annuity, together with dividends that may thereafter be declared on this Policy, shall exceed the amount of premium due thereon, the excess to be paid in cash, or *B*, if the payment of premiums is completed, an annuity for the whole term of life. Second, To continue the Policy for the original amount and withdraw the accumulated surplus apportioned by the Company to this Policy in cash. Third, To withdraw in cash the entire equity (that is—the net reserve computed by the American Table of Mortality and interest at four per cent., and in addition thereto the accumulated surplus aforesaid). Fourth, To convert the entire equity into a paid-up Policy, without participation in profits, for an amount to be determined by the method then in use by the Company in determining paid-up policies of this class; provided that this Policy is legally surrendered during the lifetime of the insured, and within ninety days from the termination of the tontine period. And provided further that no paid-up Policy shall be issued for any amount in excess of the original insurance, except upon a medical re-examination satisfactory to the Company. Fifth, The conversion of the entire equity into a life annuity, upon the life of and payable to the insured. Sixth, To continue the Policy for the original amount and convert the apportioned surplus into a reversionary addition, conditioned upon satisfactory re-examination. These benefits are at the option of the insured, but it is understood and agreed, that not less than three months prior to the termination of the tontine period, the said insured shall notify the Company, in writing, which benefit is selected, and if no such notification shall be received, then, and in that case, the accumulated surplus shall be applied to the purchase of an annuity in one of the forms stipulated in the "first benefit" named above.

That in the payment of premiums upon this Policy, falling due within the selected tontine period, a grace shall be allowed of one month; provided that in all cases when this grace is availed of, interest at the rate of six per cent. per annum shall be paid to the Company for the time deferred.

That the dividend declared at the termination of the tontine period, as well as any thereafter declared, shall be based on the Company's experience upon non-forfeiting free tontine policies.

MORTUARY DIVIDEND.

If this Policy shall become a claim by death within the Tontine Dividend Period, above specified, a mortuary dividend will be paid therewith equal to the total amount of premiums paid (taken at the tabular annual rate).

RISKS NOT ASSUMED.

This Policy does not insure against death occurring while engaged in military or naval service in time of war or in consequence of such service, nor against death in consequence of a duel or violation of law. In any such case the Policy shall be null and void, but on its surrender within six months thereafter, with satisfactory proofs of death, the net reserve (computed by the American Table of Mortality and interest at four and one-half per cent.), after deducting all indebtedness to the Company, will be paid therefor.

POWERS OF AGENTS.

No agent has power in behalf of the Company to make or modify this or any contract of insurance, to extend the time for paying a premium, to waive any forfeiture, to issue a permit for residence, travel, or occupation, or to bind the company by making any promise or receiving any representation or information. This power can be exercised only by the President, Vice-President or Actuary of the Company, and will not be delegated.

PAYMENT OF PREMIUMS.—NOTICE WHEN DUE.

All premiums are due and payable at the home office of the Company unless otherwise agreed in writing, but may be paid to agents producing receipts signed by the President, Vice-President or Actuary, and countersigned by such agents. Notice that each and every payment of premium is due at the date named in the Policy is given and accepted by the delivery and acceptance of this Policy, and any further notice required by any statute is hereby expressly waived. The giving of any other notice or the acceptance of any premium after it is due, is to be considered as an act of courtesy only, and shall not be deemed as establishing a custom or as waiving or disturbing any of the conditions as to payment of premiums thereafter due.

NEW YORK LIFE INSURANCE CO.

DIVIDENDS.

In case after this Policy becomes paid up in full, the value of any dividend thereon is taken in cash, payment shall be made to the insured, and his receipts shall be a valid discharge to the Company.

PROOFS OF DEATH.

Proofs of death under this Policy shall be furnished to the Company at its office in the City of New York within one year after death, and shall include sworn statements on the Company's forms, as follows: (1) a statement from each claimant; (2) a statement from each physician who attended the deceased within a year before death; (3) a statement from a responsible householder who knew the deceased; (4) a statement from the undertaker; (5) a statement from the clergyman, whenever one officiates; (6) a copy of the verdict and of the evidence on which it was based, duly certified, whenever an inquest has been held. All questions must be fully answered, and the omission of any of the answers or statements required must be satisfactorily explained or supplied by other proofs.

ASSIGNMENTS.

Any assignment of this Policy must be made in duplicate, and both copies must be sent to the home office for acknowledgment, one of them to be retained by the Company. Under no circumstances will the Company assume any responsibility for the validity of any assignment.

APPLICATION.

14. Any nonforfeiting free tontine Policy issued under this application will contain an agreement that:

If it shall lapse or become forfeited for the non-payment of any premium after being in force three full years, a paid-up Policy will be issued on demand made within six months after such lapse with surrender of the Policy, under the same conditions as this Policy except as to payment of premiums, but without participation in profits, for such an amount as the net reserve on the Policy at the time of lapse, computed by the American Table of Mortality and interest at four and one-half per cent., after deducting all indebtedness to the Company, will purchase as a single premium at the present published rates of the Company at the age of the insured at the time of lapse, if an ordinary life Policy, or for such an amount as shall be represented by as many proportional parts of the sum insured as there shall have been complete annual premiums paid thereon when the lapse or default above referred to shall first be made, if a limited payment life Policy or an endowment Policy.

In consideration of this agreement, for a surrender value in paid-up insurance, do you waive, in case of lapse or forfeiture, all right to any other surrender value provided for by the statute of any state or country?

NOTE.—An affirmative answer to this question is a necessary condition to the issue of a nonforfeiting free tontine Policy.

C. Do you agree that, if you shall, during the two years next following the date of any Policy which may be issued hereon, reside or travel within the Tropics or engage in blasting, mining, sub-marine operations, aeronautic ascensions, the manufacture of gunpowder, dynamite or other explosive substances, or in service upon any railroad train, or in switching or coupling cars, or upon any steam or other vessel, without first obtaining written permission from the Company, the said Policy shall become null and void, and all payments made thereon shall belong to the Company?

I DO HEREBY AGREE as follows: 1. That the statements and representations contained in the foregoing application, together with those made to the medical examiner by me, shall be the basis of the contract between me and the NEW YORK LIFE INSURANCE COMPANY; that I hereby warrant the same to be full, complete and true, whether written by my own hand or not, this warranty being a condition precedent to and a consideration for the Policy which may be issued hereon.

2. That, inasmuch as only the officers at the home office of said Company, in the City of New York, have authority to determine whether or not a Policy shall issue on any application, and as they act on the written statements and representations referred to, no statements, representations, or information made or given by or to the person soliciting or taking this application for a Policy, or by or to any other person, shall be binding on said Company, or in any manner affect its rights, unless such statements, representations, or information be reduced to writing, and presented to the officers of said Company, at the home office, in this application. 3. That in any distribution of surplus or profits, the principles and methods which may be adopted by said Company for such distribution, and its determination of the amount equitably belonging to any Policy which may be issued under this application, shall be and are hereby ratified and accepted by and for every person who shall have or claim any interest under such Policy. 4. That any Policy which may be issued under this application shall not be in force until the actual payment to, and acceptance of the premium by said Company, or its authorized agent, during my life-time and good health. 5. That the contract, contained in such Policy and in this application, shall be construed according to the law of the State of New York, the place of said contract being agreed to be the home office of said Company in the City of New York. 6. That no suit shall be brought against said Company under said contract after the lapse of one year from the time when the cause of action accrues.

I HEREBY DECLARE that I am the person who has made and signed the accompanying application for insurance in the NEW YORK LIFE INSURANCE COMPANY, dated *January First, 1890*: that I am temperate in my habits, and am, to the best of my knowledge and belief, in sound physical condition and a proper subject for life insurance.

Guaranteed Interest Bond.

No. 307,405.

AMOUNT, \$10,000.

—THE—

NEW YORK LIFE INSURANCE COMPANY,

BY THIS GUARANTEED INTEREST BOND,

AGE, 35.

ANNUAL PREMIUM, \$579.00.

In Consideration of the written application for this Bond Policy, and of the agreements, statements, and warranties thereof, which are hereby made a part of this Contract, and in further consideration of the annual premium of *Five Hundred and Seventy-nine Dollars*, to be paid in advance on the delivery of this contract, and thereafter on the *Nineteenth* day of *July*, in every year until *Twenty* full years' premiums shall have been paid,

HEREBY PROMISES AND AGREES,

1. That upon receipt and approval of proofs, of the death, during the continuance of this Bond Policy, and prior to the *Nineteenth* day of *July*, 1920, of *John Doe* of *New York*, in the County of *New York*, State of *New York* (hereinafter called the insured), it will pay the amount of *Ten Thousand Dollars*, at its office in the City of *New York*, to *Mary, wife of the insured; or, in the event of her prior death, to the insured's Executors, administrators or assigns.*

2. That if this Bond Policy shall become payable in consequence of such death, occurring before the *Nineteenth* day of *July*, 1910, and if the total amount of annual premiums paid, with interest compounded at the rate of four per cent. per annum from the date of each payment to the date of death, shall exceed the face amount of the Bond Policy, the Company will pay the amount of the difference between the face of the Bond Policy and the said amount so computed, as a mortuary-dividend.

3. That if the insured shall be living on the *Nineteenth* day of *July*, 1920, and if this Bond Policy shall then be in force, the amount of *Ten Thousand* dollars shall then be paid to *him*.

4. That the benefits, provisions and requirements, placed by the Company on the back hereof, are a part of this contract as fully as if recited over the signatures hereto affixed.

In Witness Whereof, the said NEW YORK LIFE INSURANCE COMPANY has, by its President and Vice-President or Actuary, signed and delivered this Contract, this *Nineteenth* day of *July*, one thousand eight hundred and *ninety*.

RUFUS W. WEEKS,
Actuary.

WM. H. BEERS,
President.

NEW YORK LIFE INSURANCE COMPANY.

BENEFITS, PROVISIONS AND REQUIREMENTS REFERRED TO IN THIS BOND POLICY.

OPTIONAL BENEFITS. If the insured is living on the *Nineteenth* day of *July*, in the year *nineteen hundred and ten*, and if this Bond Policy is then in force, the premiums having been paid in full to that date, the insured shall be entitled to one of the following benefits:

1. The continuance of this Bond Policy, for a further period of **TEN YEARS**, as a paid-up endowment insurance:

Together with an annual income during the said period of ten years of *Five Hundred and Seventy-nine* dollars per annum (being equal to five per cent. of the total amount of annual premiums paid), the first payment of said income to be made to the insured, if living, on the *Nineteenth* day of *July, 1911*, and an equal payment to be made annually for nine years thereafter, provided the insured shall be living when such annual payment becomes due:

And, in addition, the conversion of the surplus then apportioned by the Company to this Bond Policy, to increase the amount of the income above guaranteed.

2. The continuance of this Bond Policy, guaranteeing a paid-up endowment insurance and an annual income as specified in benefit "1," and the withdrawal in cash of the above-defined surplus.

3. The surrender of this Bond Policy to the Company for its cash value, which shall be at least *Eleven Thousand Four Hundred and Seventy* dollars, and which shall in addition to that amount include the above-defined surplus.

4. The surrender of this Bond Policy and the conversion of its cash value, as above defined into an annual income during the life of the insured, the first payment of said annual income to be made to the insured, if living, on the *Nineteenth* day of *July, 1911*, and an equal payment to be made annually thereafter, provided the insured shall be living when such annual payment becomes due; it being hereby guaranteed that the amount of such annual income shall not be less than *One Thousand and Twenty-three* dollars and *seventy* cents.

Provided, however, that the insured shall notify the Company in writing, not less than three months before the above date, at which the optional benefits become due, which benefit is selected, and that in default of such notice, benefit "1," shall be considered selected.

DIVIDENDS. No dividend of surplus shall be allowed or paid upon this Bond Policy prior to the date specified above, at which it becomes entitled to one of the above benefits. If this Bond Policy is continued under benefit "1," or "2," there shall be no further apportionment of surplus unless the insured is living at the end of the period of ten years thereafter, in which case there shall be paid with the face of this Bond Policy, then maturing, the amount of surplus then apportioned to it by the Company.

GRACE. In the payment of premiums upon this Bond Policy a grace shall be allowed of one month; provided that in all cases when this grace is availed of, interest at the rate of six per cent. per annum shall be paid to the Company for the time deferred.

NON-FORFEITING PROVISIONS. If any one of the premiums is not paid, as herein provided, on or before the day when due, then this Bond Policy shall become void, and all payments previously made shall remain the property of the Company, except, that in case of non-payment of premium after being in force three full years, a paid-up Bond Policy will be issued, on demand made within six months after such non-payment, with surrender of this Bond Policy, under the same conditions as this Bond Policy, except as to payment of premiums, but without participation in profits (and without Mortuary-Dividend),

for an amount equal to as many *twentieth* parts of the face of this Bond Policy, and of the annual income payment specified in benefit "1" above, as there shall have been complete annual premiums paid hereon when said default in the payment of premium shall be made; and all right to any other paid-up policy, or surrender value, provided for by the statute of any State or Country is hereby waived.

INCONTESTABILITY. If this Bond Policy shall become a claim, by death, after having been in force two full years, the Company will not contest its payment on account of the incorrectness of any statement in the application, or in the accompanying declarations to the Medical Examiner, except in case of fraud, provided, however, that if the age of the insured is understated, the amount of the insurance payable shall be such proportion of the amount of the Policy, as the premium paid bears to the required premium at the true age.

RISKS NOT ASSUMED. During the *twenty* years succeeding the issue of this Bond Policy, it does not insure against death occurring while engaged in military or naval service in time of war, or in consequence of such service, nor against death in consequence of a duel, or violation of law, and shall be null and void in case of the death of the insured from any of these causes within the period named; but in case such death shall occur more than two years after the issue of this Bond Policy, then, on surrender of the same within six months thereafter, with due proofs of such death, a surrender value will be paid therefor equal to the sum of the premiums paid, less the premiums for the first two years.

PREMIUMS. All premiums are due and payable at the Home Office of the Company, unless otherwise agreed in writing, but may be paid to agents producing receipts signed by the President, Vice-President or Actuary, and countersigned by such agents. Notice that each and every payment of premium is due at the date named in this Bond Policy is given and accepted by the delivery and acceptance of this Policy, and any further notice required by any statute is hereby expressly waived. The giving of any other notice, or the acceptance of any premium after it is due, is to be considered as an act of courtesy only, and shall not be deemed as establishing a custom, or as waiving or disturbing any of the conditions as to payment of premiums thereafter due. Any balance of the full year's premium remaining unpaid, as well as any other indebtedness to the Company, shall be deducted from the amount of the claim at the maturity of this contract. In calculating mortuary-dividend, or annual interest payment, only the tabular premium at the annual rate shall be taken into account.

POWERS OF AGENTS. No agent has power in behalf of the Company to make or modify this or any contract of Insurance, to extend the time for paying a premium, to waive any forfeiture, to issue a permit for residence, travel, or occupation, or to bind the Company by making any promise, or receiving any representation or information. This power can be exercised only by the President, Vice-President, or Actuary of the Company, and will not be delegated.

PROOFS OF DEATH. Proofs of death under this Bond Policy shall be furnished to the Company at its office in the City of New York within one year after death, and shall include sworn statements, on the Company's forms, as follows: (1) a statement from each claimant; (2) a statement from each physician who attended the deceased within a year before death; (3) a statement from a responsible householder who knew the deceased; (4) a statement from the undertaker; (5) a statement from the clergyman, whenever one officiates; (6) a copy of the verdict, and of the evidence on which it was based, duly certified, whenever an inquest has been held. All questions must be fully

NEW YORK LIFE INSURANCE COMPANY.

answered, and the omission of any of the answers or statements required must be satisfactorily explained or supplied by other proofs.

ASSIGNMENTS. Any assignment of this Bond Policy must be made in duplicate and both copies must be sent to the Home Office for acknowledgement, one of them to be retained by the Company. Under no circumstances will the Company assume any responsibility for the validity of any assignment.

TABLE OF AMOUNTS PAYABLE IN CASE OF DEATH.

In case this Bond Policy is matured by death within twenty years, the amount payable to the legal holder hereof will be as set forth below, being as specified on the face of the Bond:

| YEAR. | AMOUNT PAYABLE. |
|-----------------------------------|-----------------|
| First to <i>Tenth</i> , inclusive | \$10,000.00 |
| Eleventh | 10,000.00 |
| Twelfth | 10,000.00 |
| Thirteenth | 10 012.00 |
| Fourteenth | 11,014 70 |
| Fifteenth | 12,057.40 |
| Sixteenth | 13,141.90 |
| Seventeenth | 14,269.70 |
| Eighteenth | 15,442.60 |
| Nineteenth | 16,662.50 |
| Twentieth | 17,931.20 |

NOTE.—Application Agreement, same as on pages 99 and 100.

Combination Term and Life Distribution Policy.

No. 315,982.

AMOUNT, \$10,000.

—THE—

NEW YORK LIFE INSURANCE COMPANY,

BY THIS POLICY OF INSURANCE.

AGE, 40.

ANNUAL PREMIUM, \$356.00.

In Consideration of the agreements, statements, representations and warranties submitted to its officers at the Home Office, in the City of New York, in the written application for this Policy, which are hereby referred to and made a part of this Contract, and in further consideration of the sum of *Four Hundred and Ninety-seven* dollars, to them in hand paid, at the office of the Company, in the City of New York (being the premium for two years' term insurance), and of the annual payment of *Three Hundred and Fifty-six* dollars (being the life premium), to be paid at said office on or before the *twenty-ninth* day of *October* in every year during the continuance of this Policy, commencing on the *Twenty-ninth* day of *October*, 1892,

Both Insure the life of *John Doe*, of *New York* in the County of *New York*, State of *New York* (hereinafter called the insured), in the amount of *Ten Thousand* dollars, commencing on the *Twenty-ninth* day of *October*, 1890, at noon.

And the said Company doth hereby promise and agree to pay the amount of the said insurance, at its office in the City of New York, to the *insured's* executors, administrators or assigns, upon receipt and approval of proofs, as hereinafter required, of the death, during the continuance of this Policy, of the said insured, deducting therefrom all indebtedness to the Company, together with any balance of the year's premium remaining unpaid.

This Policy is issued and accepted upon the following express conditions and agreements:

1. If this policy shall become a claim by death after having been in force two full years, the Company will not contest its payment on account of the incorrectness of any statement in the application, or in the accompanying declarations to the medical examiner (except in case of fraud), provided, however, that if the age of the insured is understated the amount of insurance payable shall be such proportion of the amount of the Policy as the premium paid bears to the required premium at the true age.

2. That if any one of the premiums is not paid, as hereinafter provided, on or before the day when due, then this Policy shall become void, and all payments previously made shall remain the property of the Company, except that if this Policy shall lapse or become forfeited for the non-payment of any premium, after there have been paid thereon three full premiums as above specified (that is to say the premiums for four years of insurance), a paid-up Policy will be issued, on demand made within six months after such lapse, with surrender of this Policy, under the same conditions as this Policy, except as to payment of premiums, but without participation in profits, *and without Mortuary Dividend*, for such an amount as the net Reserve on this Policy at the time of lapse, computed by the American Table of Mortality and interest at four and one-half per cent., after deducting all indebtedness to the Company, will purchase as a single premium, at the present published rates of the Company, at the age of the insured at the time of lapse; and all right to any other paid-up Policy or surrender value, provided for by the statute of any state or country, is hereby waived.

3. That the provisions, requirements and benefits printed or written by the Company, upon the next page of this Policy, are a part of this Contract as fully as if they were recited at length over the signatures hereto affixed

In Witness Whereof, the said NEW YORK LIFE INSURANCE COMPANY has, by its President and Vice-President, or Actuary, signed and delivered this Contract, this *Twenty-ninth* day of *October*, one thousand eight hundred and ninety.

RUFUS W. WEEKS,
Actuary.

WM. H. BEERS,
President.

NOTICE.—In consideration of the stipulations in case of lapse specified in the Policy, the provisions of Chap. 347, of the laws of 1879, of the State of New York, have been waived in the application for this Policy.

PROVISIONS, REQUIREMENTS AND BENEFITS REFERRED TO
IN THIS POLICY.

DISTRIBUTION POLICY PROVISIONS. This Policy is issued on the DISTRIBUTION POLICY PLAN, the particulars of which are as follows :

That the DISTRIBUTION PERIOD for this Policy shall be completed on the *20th* day of *October*, in the year *Nineteen Hundred and Ten*.

That no dividend of surplus shall be allowed or paid upon this Policy, unless the insured shall survive *until* completion of *its* DISTRIBUTION PERIOD, and unless this Policy shall then be in force.

NEW YORK LIFE INSURANCE COMPANY.

That surplus or profits derived from such Policies on the DISTRIBUTION POLICY PLAN as shall not be in force at the date of the completion of their respective DISTRIBUTION PERIODS, shall be apportioned among such Policies as shall complete their DISTRIBUTION PERIODS.

That after the completion of the DISTRIBUTION PERIOD, provided this Policy shall not have been *previously* terminated, this Policy shall secure to the insured one of the following benefits:

1. To apply the accumulated surplus apportioned by the Company to this Policy to the purchase of an Annuity on the life of the insured to be used in reduction of subsequent premiums on this Policy, and in case the amount accruing in any year from the Annuity shall exceed the amount of premium due thereon the excess to be paid in cash.

2. To continue the Policy for the original amount and withdraw in cash the accumulated surplus apportioned by the Company to this Policy.

3. To withdraw in cash the Entire Equity (that is, the net reserve, being *Thirty-eight Hundred and Twenty-six Dollars and Sixty Cents (\$3,826.60)*, and in addition thereto the accumulated surplus aforesaid).

4. To convert the Entire Equity into a Paid-up Policy, without participation in profits, for an amount to be determined by the method then in use by the Company in determining paid-up Policies of this class; provided that this Policy is legally surrendered during the lifetime of the insured, and within ninety days from the completion of the DISTRIBUTION PERIOD, and provided further that no paid-up Policy shall be issued for any amount in excess of the original insurance, except upon a medical re-examination satisfactory to the Company.

5. The conversion of the Entire Equity into a Life Annuity upon the life of and payable to the insured.

6. To continue the Policy for the original amount and convert the apportioned surplus into a Reversionary Addition conditioned upon satisfactory re-examination.

These benefits are at the option of the insured; but it is understood and agreed that, not less than three months prior to the completion of the DISTRIBUTION PERIOD, the said insured shall notify the Company, in writing, which benefit is selected, and that if no such notification shall be received, then, and in that case, the surplus apportioned to this Policy shall be applied to the purchase of an Annuity as stipulated in the "first benefit" named above.

That in the payment of premiums upon this Policy, falling due within the selected DISTRIBUTION PERIOD, a grace shall be allowed of one month; provided that in all cases when this grace is availed of, interest at the rate of six per cent. per annum shall be paid to the Company for the time deferred.

DIVIDENDS AFTER DISTRIBUTION PERIOD. If this Policy is continued in force after the Distribution Period, surplus will be apportioned to it at the expiration of each period of five years thereafter. Such apportionments will be made in the form of reversionary additions; but the value of the same may, at the option of the insured, be taken in cash, or applied to the reduction of premiums during the next five-year period, or to the permanent reduction of all future premiums. When the value is taken in cash, payment shall be made to the insured, and his receipt shall be a valid release to the Company. Should the insured, however, request in writing that dividends after the Distribution Period be declared annually instead of at intervals of five years, the change so

NEW YORK LIFE INSURANCE COMPANY.

requested will be made, dating from the completion of the Distribution Period or of any five-year period thereafter.

SURRENDERS AFTER DISTRIBUTION PERIOD.—This Policy, if in force, may be surrendered to the Company at the expiration of any period of five years after the Distribution Period, upon thirty days' previous written notice. If so surrendered the entire reserve, at American 4 per cent., and in addition there-to the surplus then apportioned, will be allowed as a surrender value.

PREMIUM LOANS. After the premiums have been paid on this Policy for *Ten* years, the Company will loan to the holder of the Policy (to enable him to continue it in force) the amount of any subsequent premium or premiums within the DISTRIBUTION PERIOD, as the same shall become due; provided interest at the rate of six per cent. per annum is paid annually in advance upon all such loans. The aggregate amount of any such loans and all interest accrued or unpaid upon the same shall be deducted from the proceeds of this Policy in any settlement of the Policy or of any benefit thereunder.

RISKS NOT ASSUMED. This Policy does not insure against death occurring while engaged in military or naval service in time of war, or in consequence of such service, nor against death in consequence of a duel or violation of law. In any such case the Policy shall be null and void; but on its surrender within six months thereafter, with satisfactory proofs of death, the net reserve (computed by the American Table of Mortality and interest at four and one-half per cent.), after deducting all indebtedness to the Company, will be paid therefor.

POWERS OF AGENTS. No agent has power in behalf of the Company to make or modify this or any contract of insurance, to extend the time for paying a premium, to waive any forfeiture, to issue a permit for residence, travel or occupation, or to bind the Company by making any promise or receiving any representation or information. This power can be exercised only by the President, Vice-President or Actuary of the Company, and will not be delegated.

PAYMENT OF PREMIUMS—NOTICE WHEN DUE.—All premiums are due and payable at the Home Office of the Company unless otherwise agreed in writing, but may be paid to agents producing receipts signed by the President, Vice-President or Actuary, and countersigned by such agents. Notice that each and every payment of premium is due at the date named in the Policy is given and accepted by the delivery and acceptance of this Policy, and any further notice required by any statute is hereby expressly waived. The giving of any other notice, or the acceptance of any premium after it is due, is to be considered as an act of courtesy only, and shall not be deemed as establishing a custom or as waiving or disturbing any of the conditions as to payment of premiums thereafter due.

PROOFS OF DEATH. Proofs of death under this Policy shall be furnished to the Company at its office in the City of New York within one year after death, and shall include sworn statements on the Company's forms, as follows: (1) a statement from each claimant; (2) a statement from each physician who attended the deceased within a year before death; (3) a statement from a responsible householder who knew the deceased; (4) a statement from the undertaker; (5) a statement from the clergyman whenever one officiates; (6) a copy of the verdict and of the evidence on which it was based, duly certified, whenever an inquest has been held. All questions must be fully answered, and the omission of any of the answers or statements required must be satisfactorily explained or supplied by other proofs.

ASSIGNMENTS. Any assignment of this Policy must be made in duplicate, and both copies must be sent to the Home office for acknowledgment, one of them to be retained by the Company. Under no circumstances will the Company assume any responsibility for the validity of any assignment.

MORTUARY DIVIDEND. If this Policy shall become a claim by death occurring within the Distribution Period above specified, and subsequent to the *Twenty-ninth* day of *October, Nineteen Hundred*, a Mortuary Dividend will be paid therewith, equal to the total amount of premiums (at the tabular annual rate) due on or after said date and paid whether in cash or by premium loan as above.

NOTE—Application Agreement same as on pages 99 and 100.

Renewable Term Policy.

No. 940,613.

AGE 35.

THE NEW YORK LIFE INSURANCE COMPANY.

AMOUNT, \$10,000.

PREMIUM, \$174.00.

BY THIS POLICY OF INSURANCE.

In Consideration of the agreements, statements, representations and warranties submitted to its officers at the Home Office, in the City of New York, in the written application for this Policy, which are hereby referred to and made a part of this contract, and in further consideration of the sum of *One Hundred seventy-four* Dollars, to them in hand paid, at the office of the Company, in the City of New York, and of the *Annual* payment of *One Hundred seventy-four* Dollars, to be made at said office on or before the *Eighteenth* day of *March*, in every year until ten full years' premiums shall have been paid,

DOTH INSURE the life of *John Doe*, of *Oak Park*, in the County of *Cook*, State of *Illinois*, (hereinafter called the insured), in the amount of *Ten Thousand* Dollars, for the term of ten years, commencing on the *Eighteenth* day of *March*, 1890, at noon.

AND THE SAID COMPANY DOTH HEREBY PROMISE AND AGREE, to pay the amount of the said Insurance, at its office in the City of New York, to *Mary, wife of the insured; or, in the event of her prior death, to the insured's*, executors, administrators or assigns, upon receipt and approval of proofs as hereinafter required, of the death, during the continuance of this Policy, of the said insured, deducting therefrom all indebtedness to the Company, together with any balance of the year's premium remaining unpaid.

AND THE SAID COMPANY DOTH FURTHER AGREE, (provided this Policy be kept continuously in force) to renew and extend the above insurance, without medical re-examination at the end of each successive ten years from the date hereof, upon payment of the premium for the actual age at the nearest birthday at the date of each such extension in accordance with the table of rates upon the next page of this Policy.

THIS POLICY is issued and accepted upon the following express Conditions and Agreements:

1. That this Policy shall participate in surplus or profits only at intervals of ten years from the date hereof, and then only in case of its renewal and extension beyond the term then expiring.

2. That if any one of the premiums is not paid, as hereinafter provided, on or before the day when due, then this Policy shall become void, and all payments previously made shall be retained by the Company as consideration for the risk already carried.

3. That the provisions and requirements, printed or written by the Company, upon the next page of this Policy, are a part of this contract, as fully as if they were recited at length over the signatures hereto affixed.

In Witness Whereof, the said NEW YORK LIFE INSURANCE COMPANY has, by its President and Vice-President or Actuary, signed and delivered this contract, this *Eighteenth* day of *March*, one thousand eight hundred and ninety.

RUFUS W. WEEKS,
Actuary.

W. H. BEERS,
President.

PROVISIONS AND REQUIREMENTS REFERRED TO IN THIS POLICY.

LIMIT OF TRAVEL, RESIDENCE, OCCUPATIONS, EMPLOYMENTS,
DUELING, VIOLATION OF LAW, ETC.

If the insured shall travel or reside beyond the settled limits or the protection of the Government of the United States (excepting in the settled limits of the Dominion of Canada, Prince Edward Island, or Newfoundland); or, between the first day of July and the first day of November, south of a line beginning at the point of intersection of the northerly boundary of North Carolina with the Atlantic Coast; thence running westerly along the said northerly boundary to a point one hundred miles from the Coast; thence in a south-westerly direction, continuing one hundred miles from said Coast to the thirty-fourth parallel of latitude; thence westerly along said parallel to the westerly border of Alabama (excepting the City of Atlanta and an area within a radius of fifty miles around it); thence northerly along the westerly border of Alabama and along the Tennessee River to the northerly boundary of Tennessee, thence westerly along the northerly boundary of Tennessee and Arkansas, extended to the ninety-seventh degree of west longitude; thence southerly to the thirty-second parallel of north latitude; thence westerly along the said parallel to the Pacific Ocean; or shall enter upon a voyage upon the high seas (except as hereinafter specified); or shall be personally engaged in blasting, mining, submarine operations, aeronautic travel or excursions, or the manufacture or transportation of highly inflammable or explosive substances, or in working or managing a steam-engine in any capacity; or as mariner, engineer, fireman, conductor, express messenger, or laborer in any capacity upon service on any sea, sound, inlet, river, lake or railroad; or shall enter any military or naval or paid fire department service whatsoever (the militia, when not in actual service, excepted), without the consent of this Company in each or either of the foregoing cases previously given in writing; or if he shall die in, or in consequence of a duel or the violation of the laws of any nation, state or province; or if death shall be caused by or in consequence of the use of intoxicating drink, opium, or other narcotics; or if the first premium herein shall not have been actually paid during the continuance of the life in the same condition of health as described in the application; or if any of the

statements or representations made in the application for this Policy shall be found in any respect untrue; then, and in every such case, this Policy shall be null and void, and all payments previously made shall be forfeited to the Company, and no action or right of action shall remain to, or be maintained against this Company by, the assured or any other person, by virtue of this Policy.

TRAVELING PRIVILEGES.

The insured has permission to pass as passenger, by direct route, in first-class vessels, as follows: 1st—to and from Europe (travel and residence wherein is hereby permitted); 2d—to and from California, and along the coasts of Nova Scotia, New Brunswick, and the United States, between Cape Canso and the Rio Grande (provided no port is entered in which residence, at the time of such entrance, is prohibited); 3d—between ports on the East Pacific Coast, north of 32° of north latitude; 4th—between ports on the East Pacific Coast, north of 32° of north latitude, and ports in the Sandwich Islands, China and Japan.

POWERS OF AGENTS.

No Agent has power in behalf of the Company to make or modify this or any contract of insurance, to extend the time for paying a premium, to waive any forfeiture, to issue a permit for residence, travel, or occupation, or to bind the Company by making any promise or receiving any representation or information. This power can be exercised only by the President, Vice-President or Actuary of the Company, and will not be delegated.

PAYMENT OF PREMIUMS AND NOTICE WHEN DUE.

All premiums are due and payable at the Home Office of the Company unless otherwise agreed in writing, but may be paid to agents producing receipts signed by the President, Vice-President, or Actuary, and counter-signed by such agents. Notice that each and every payment of premium is due at the date named in the Policy is given and accepted by the delivery and acceptance of this Policy, and any further notice required by any statute is hereby expressly waived. The giving of any other notice, or the acceptance of any premium after it is due, is to be considered as an act of courtesy only, and shall not be deemed as establishing a custom or as waiving or disturbing any of the conditions as to payment of premiums thereafter due.

PROOFS OF DEATH.

Proofs of death under this Policy shall be furnished to the Company at its office in the City of New York within one year after death, and shall include sworn statements on the Company's forms, as follows: (1) a statement from each claimant; (2) a statement from each physician who attended the deceased within a year before death; (3) a statement from a responsible householder who knew the deceased; (4) a statement from the undertaker; (5) a statement from the clergyman, whenever one officiates; (6) a copy of the verdict and of the evidence on which it was based, duly certified, whenever an inquest has been held. All questions must be fully answered, and the omission of any of the answers or statements required must be satisfactorily explained or supplied by other proofs.

ASSIGNMENTS.

Any assignment of this Policy must be made in duplicate, and both copies must be sent to the Home Office for acknowledgment, one of them to be retained by the Company. Under no circumstances will the Company assume any responsibility for the validity of any assignment.

TABLE OF PREMIUM RATES.

The premium for each \$1000 insurance, to continue during a period of ten years in accordance with the terms of the Policy, will be found below, opposite the age at the nearest birthday at the beginning of each successive period of ten years.

| Age Nearest Birthday. | Annual | Semi-Annual | Quar-terly. | Month-ly. | Age Nearest Birthday. | Annual | Semi-Annual | Quar-terly. | Month-ly. |
|-----------------------|---------|-------------|-------------|-----------|-----------------------|---------|-------------|-------------|-----------|
| 25 | \$12.60 | \$ 6.55 | \$ 3.34 | \$ 1.26 | 53 | \$38.60 | \$20.07 | \$10.23 | \$3.86 |
| 26 | 13.00 | 6.76 | 3.45 | 1.30 | 54 | 40.70 | 21.16 | 10.79 | 4.07 |
| 27 | 13.40 | 6.97 | 3.55 | 1.34 | 55 | 43.10 | 22.41 | 11.42 | 4.31 |
| 28 | 13.80 | 7.18 | 3.66 | 1.38 | 56 | 45.90 | 23.87 | 12.16 | 4.59 |
| 29 | 14.20 | 7.38 | 3.76 | 1.42 | 57 | 49.20 | 25.58 | 13.04 | 4.92 |
| 30 | 14.70 | 7.64 | 3.90 | 1.47 | 58 | 53.00 | 27.56 | 14.05 | 5.30 |
| 31 | 15.20 | 7.90 | 4.03 | 1.52 | 59 | 57.20 | 29.74 | 15.16 | 5.72 |
| 32 | 15.70 | 8.16 | 4.16 | 1.57 | 60 | 61.70 | 32.08 | 16.35 | 6.17 |
| 33 | 16.20 | 8.42 | 4.29 | 1.62 | 61 | 66.50 | 34.58 | 17.62 | 6.65 |
| 34 | 16.80 | 8.74 | 4.45 | 1.68 | 62 | 71.60 | 37.23 | 18.97 | 7.16 |
| 35 | 17.40 | 9.05 | 4.61 | 1.74 | 63 | 77.10 | 40.09 | 20.43 | 7.71 |
| 36 | 18.00 | 9.36 | 4.77 | 1.80 | 64 | 83.00 | 43.16 | 22.00 | 8.30 |
| 37 | 18.70 | 9.72 | 4.96 | 1.87 | 65 | 89.50 | 46.54 | 23.72 | 8.95 |
| 38 | 19.40 | 10.09 | 5.14 | 1.94 | 66 | 96.40 | 50.13 | 25.55 | 9.64 |
| 39 | 20.20 | 10.50 | 5.35 | 2.02 | 67 | 103.80 | 53.98 | 27.51 | 10.38 |
| 40 | 21.00 | 10.92 | 5.57 | 2.10 | 68 | 111.70 | 58.08 | 29.60 | 11.17 |
| 41 | 21.80 | 11.34 | 5.78 | 2.18 | 69 | 120.20 | 62.50 | 31.85 | 12.02 |
| 42 | 22.70 | 11.80 | 6.02 | 2.27 | 70 | 129.30 | 67.24 | 34.26 | 12.93 |
| 43 | 23.70 | 12.32 | 6.28 | 2.37 | 71 | 139.00 | 72.28 | 36.84 | 13.90 |
| 44 | 24.80 | 12.90 | 6.57 | 2.48 | 72 | 149.50 | 77.74 | 39.62 | 14.95 |
| 45 | 26.00 | 13.52 | 6.89 | 2.60 | 73 | 160.80 | 83.62 | 42.61 | 16.08 |
| 46 | 27.30 | 14.20 | 7.23 | 2.73 | 74 | 173.00 | 89.96 | 45.85 | 17.30 |
| 47 | 28.70 | 14.92 | 7.61 | 2.87 | 75 | 186.50 | 96.98 | 49.42 | 18.65 |
| 48 | 30.10 | 15.65 | 7.98 | 3.01 | 76 | 200.30 | 104.26 | 53.13 | 20.05 |
| 49 | 31.60 | 16.43 | 8.37 | 3.16 | 77 | 214.40 | 111.49 | 56.82 | 21.44 |
| 50 | 33.20 | 17.26 | 8.80 | 3.32 | 78 | 229.80 | 119.50 | 60.90 | 22.98 |
| 51 | 34.80 | 18.10 | 9.22 | 3.48 | 79 | 246.80 | 128.34 | 65.40 | 24.68 |
| 52 | 36.60 | 19.03 | 9.70 | 3.66 | 80 | 265.80 | 138.22 | 70.44 | 26.58 |

NOTE.—Application Agreement same as on pages 99 and 100.

20-Payment Life, 20-Year Semi-Tontine Policy.

No. 100000.

AGE, 35.

The Northwestern Mutual Life Insurance Company.

AMOUNT, \$10,000.

PREMIUM, \$340.10.

BY THIS POLICY OF ASSURANCE,

In Consideration of the statements made in the application for this Policy, which is hereby referred to and made a part of this contract, and in further consideration of the payment, at the Company's office, in Milwaukee, Wisconsin, of *Three Hundred forty* and 10-100 Dollars, the receipt whereof is hereby acknowledged, and of the *annual* payment of a like sum, to be made at said office, at or before noon on or before the *First* day of *January* in every year during the first *twenty* years of the continuance of this Policy, promises to pay, at its said office, unto the executors, administrators or assigns of *John Doe*, the insured, of *Milwaukee*, in the County of *Milwaukee*, State of *Wisconsin*, *Ten Thousand* Dollars, in sixty days after due proof in usual form of the fact and of the cause of his death, during the continuance of this Policy, the balance of the year's premium, if any, and any other indebtedness to the Company on account of this Policy being first deducted therefrom.

This Policy is issued on the SEMI-TONTINE PLAN, and its TONTINE DIVIDEND PERIOD is *twenty* years.

This Policy shall, if kept in force, share in the surplus, according to the Company's usage, at each distribution after *twenty* years from the date hereof, until all contributions to the surplus found in the course of making such distributions to have arisen from this Policy shall have been returned; but no dividend shall be payable at or after the time default may be made in the payment of any premium.

And the said Company further promises and agrees that if, after three or more annual premiums shall have been paid in cash, default shall be made in the payment of any premium on the day it shall become due, it will issue a Paid-up Non-participating Policy for as many *twentieth* parts of the original sum insured as there shall have been complete annual premiums so paid, on condition that written application be made therefor, and that this Policy be

freed from all indebtedness to the Company and all interest therein be surrendered, within six months from the date of such default.

This Policy shall not bind the Company until the first premium shall be actually paid, while the said insured is in good health, to the Company or to some person authorized by the Company to receive it, and is issued and accepted by the parties in interest on the express conditions stated on the second page of this Policy, which are hereby made part of this contract.

In Witness Whereof, THE NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY, at its office in Milwaukee, Wisconsin, has by its President and Secretary, signed and delivered this contract, this *First* day of *January*, one thousand eight hundred and *ninety-one*.

J. W. SKINNER.

Secretary.

H. L. PALMER,

President.

CONDITIONS REFERRED TO ON THE PRECEDING PAGE OF
THIS POLICY.

1. If the said premiums shall not be paid at or before the times within mentioned for the payment thereof, whether notice of such payment falling due has been received or not, then, and in every such case, this Policy shall cease and determine: and no premium after the first, hereby acknowledged, shall be considered paid unless a receipt shall be given therefor, signed by the President or Secretary, and the payment and receipt of any premium less than a full annual shall not have the effect to continue this Policy in force longer than three months in case of a quarterly payment, or six months in case of a semi-annual payment.

2. If, within three years from the date hereof, the said insured shall pass south of the Tropic of Cancer, or shall be personally engaged in blasting, mining or submarine operations, or in the production of highly inflammable or explosive substances, or as engineer or fireman of any locomotive engine, or in switching or coupling or uncoupling cars, or be employed in any capacity on the trains of a railroad, except as passenger or sleeping car conductor, mail agent, express messenger or baggage master, or in ocean navigation, or shall enter or be engaged in any military or naval service whatsoever (except in time of peace), or shall undertake an aerial voyage, or shall die in consequence of a duel, or shall, whether sane or insane, die by his own hand, then, and in every such case, this Policy shall be null and void.

3. If any statement made in the application for this Policy shall be found untrue this Policy shall be void; *provided*, that if the age has not been understated, and death shall occur later than three years from the date hereof, and if this Policy shall not have been declared void by the Company prior to such death, the liability of the Company shall not, after such death, be disputed on account of such statement, except in case of actual fraud.

4. In every case where this Policy shall cease or become void, all payments thereon shall be forfeited to the Company, except that a Paid-up Policy may be issued as within conditionally provided.

5. If, within five years from the date hereof, the said insured becomes habitually intemperate, or so far intemperate as to induce delirium tremens, then and in either such case the Company may within said five years, but during his lifetime, cancel this Policy and thereupon shall be absolved from all liability upon the same, except only that it shall pay the amount of the reserve, computed according to the now existing standard of the State of Wisconsin, if this Policy be surrendered in the lifetime of the insured and within one year from the cancellation of the same.

6. If this Policy shall be assigned, a duplicate of the assignment shall, within thirty days, be given to the Company, and due proof of interest shall be produced on making claim.

7. This Policy is a contract made and to be performed in the State of Wisconsin, and shall be construed only according to the charter of the Company and laws of said State.

8. No dividend shall be allowed or paid upon this Policy, unless the insured shall survive the completion of its Tontine Dividend Period, and unless this Policy shall then be in force.

9. The condition last preceding being contained in all policies issued on the Semi-Tontine Plan, all savings made in consequence of it shall be apportioned equitably among such policies issued on that plan as shall complete their Tontine Dividend Periods.

10. Upon the completion of the Tontine Dividend Period, provided this Policy shall not have been terminated previously by lapse or death, the said insured or his assigns, without the consent of any other person named within as beneficiary, if any, shall have the option either:

First, to withdraw in cash the accumulated surplus apportioned by the Company to this Policy, leaving the Policy full paid for its face.

Secondly, on furnishing satisfactory proof that the insured is then in good health, to apply said surplus to the purchase of a non-forfeitable participating paid-up addition to the amount insured under this Policy;

Thirdly, to surrender this Policy and receive therefor in cash its entire share of assets (that is, the accumulated reserve, together with the surplus apportioned), which reserve the Company guarantees shall not be less than *Five Thousand, Three Hundred Ninety-three* and 10 100 Dollars, in addition to said surplus; or

Fourthly, to surrender this Policy and apply said entire share of assets to the purchase of a non-participating paid-up policy, payable in case of death to the executors, administrators, or assigns of the said insured, provided that satisfactory proof be furnished that the insured is then in good health. But if no notice in writing of the way elected in which to apply the Tontine Dividend be given to the Company within sixty days after the completion of the Tontine Dividend Period, then the Tontine Dividend shall be applied in the first way mentioned.

11. No note can be accepted for any premium, nor can this Policy be restored, in case of default in the payment of any premium, later than sixty days after the date of such default, and then only provided the insured furnishes evidence of good health, and provided also that the premium be paid with interest at the rate of ten per cent. per annum, before the expiration of said sixty days.

APPLICATION.

Do you understand and agree that no statements, representations or information made or given by or to the person soliciting or taking this application for a Policy, or to any other person, shall be binding on the Company, or in any manner affect its rights, unless such statements, representations or information be reduced to writing, and presented to the officers of the Company at the home office in the above application?

IT IS HEREBY DECLARED AND AGREED that all the statements and answers written on this application are warranted to be true, and to be full and fair answers to the foregoing questions, without evasion or concealment, and are offered to the Company as a consideration of the contract which shall not take effect until the first premium shall have been actually paid during the life of the person herein proposed for insurance, and while he is in good health; and that, in consideration of the provision made in the Policy for a surrender value in paid-up insurance, all right or claim to any other surrender value than that so provided, whether required by a statute of any State or not, is hereby relinquished.

Annuity Contract Coupled with Policy.

No. 001.

AGE, 35.

—THE—

NORTHWESTERN MUTUAL LIFE INS. CO.

AMOUNT, \$400.

PREMIUM, \$148.00.

ANNUITY CONTRACT.

In Consideration of the statements made in the application for this Annuity Contract, which is hereby made a part hereof, and in further consideration of the payment at the Company's office in Milwaukee, Wisconsin, of *One Hundred and Forty-eight* Dollars, the receipt whereof is hereby acknowledged, and of the *annual* payment of a like sum, to be made at said office at or before noon on or before the *First* day of *January* in every year during the first *twenty* years of the continuance of this Contract, the NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY does hereby promise and agree to pay on demand, at said office in Milwaukee, Wisconsin, unto *John Doe, of Milwaukee, Wisconsin* (hereinafter called Annuitant), an annuity, or annual sum, of *Four Hundred* Dollars, during the life of said Annuitant, commencing on the *First* day of *January*, one thousand nine hundred and *twelve* (if said Annuitant is then living) and terminating with the last annual payment preceding death of said Annuitant.

This Annuity Contract shall, if kept in force, share in the surplus at the single distribution to be made after *twenty* years from the date hereof; but no surplus shall be payable if default is made in the payment of any premium required.

The Said Company Further Agrees that if, after three or more annual premiums shall have been paid in cash, default shall be made in the payment of any premium on the day it shall become due, it will issue a paid-up Non-participating Annuity Contract, payable as herein specified, for as many *twentieth* parts of the original Annuity as there shall have been complete annual premiums so paid, but solely on condition, however, that written application be made therefor by the Annuitant, and all interest in this Contract be surrendered to the Company within six months from the date of such default.

This Annuity Contract is issued by the Company and accepted by the Annuitant upon the following express conditions, namely :

1. If the declaration in the application for this Contract that the age of said Annuitant at the nearest anniversary of his birth was then not less than *thirty-five* years, and upon the faith of which the above Annuity is granted, shall be found to be untrue, this Contract shall thereupon cease and become void and the said Company shall be released from all claim and liability thereunder and the consideration paid for said Annuity shall be forfeited to the Company.

2. That said Company shall be furnished at every Annuity payment with satisfactory evidence that the person on whose life this Annuity is granted is living, and no payment will be made until such evidence shall have been received.

3. This Annuity Contract is coupled with an insurance on the life of said *John Doe* under policy No. 100,000, and shall be subject to the special conditions stated on the second page hereof, and which are hereby made a part of this Contract.

In Witness Whereof, the NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY, at its office in Milwaukee, Wisconsin, has by its President and Secretary signed and delivered this Contract this *First* day of *January*, One Thousand Eight Hundred and *Ninety-one*.

JOHN W. SKINNER,
Secretary.

H. L. PALMER,
President.

CONDITIONS REFERRED TO ON THE PRECEDING PAGE
OF THIS CONTRACT.

1st. If the said premiums shall not be paid at or before the times within mentioned for the payment thereof, whether notice of such payment falling due has been received or not, then, and in every such case this Contract shall cease and determine and no premium after the first, hereby acknowledged, shall be considered paid, unless a receipt shall be given therefor, signed by the President or Secretary, and the payment and receipt of any premium less than a full Annual shall not have the effect to continue this Contract in force longer than three (3) months in case of a Quarterly payment, or six (6) months in case of a Semi-Annual payment.

2d. No note can be accepted for any premium, but in case of default in the payment of any premium, this Contract may be restored to force within 60 days after the date of such default, provided the premium be paid with interest at the rate of 10 per cent. per annum.

3d. Upon the completion of the Tontine Dividend period of the policy with which this Annuity Contract is coupled, provided this Contract shall not have been terminated previously by lapse or otherwise, the accumulated surplus apportioned by the Company to this Contract shall be payable in cash, or may be used in any manner and on the same conditions in and upon which the surplus derived from the said policy may be used under the policy options.

4th. If the said policy shall, at the end of its Tontine period, be surrendered in accordance with its Tontine option, this Annuity Contract shall cease and determine and the Company be released from all obligations thereunder, upon payment of the sum of *Forty-five Hundred Eighty-two* and 80-100 Dollars (in addition to the surplus apportioned) as the surrender value thereof; and no payment shall at any time be made for a separate surrender of this Contract.

5th. If this Annuity Contract be duly surrendered at any time when otherwise an Annuity payment would be made thereunder, and, if, at the same time, full paid insurance upon the same life be surrendered in connection therewith, and if at least ninety (90) days previous notice of an intention to so surrender said contracts be given the Company, there will be paid for such surrenders a sum not less than the amount of insurance surrendered, *provided* this Annuity is equal to or exceeds 4 per cent. of said insurance, and the excess, if any, over 4 per cent. of the insurance, will be continued as an Annuity with the same conditions as herein specified; but, in case this Annuity shall be less than 4 per cent. of the insurance surrendered, the cash payment for such surrenders shall be the sum of which this Annuity is 4 per cent. (or 25 times this Annuity), and, in addition, a full paid policy will be issued for the excess of the surrendered insurance above the cash payment.

20-Payment Life, 20-Year Dividend Investment Policy.

AGE, 35.

No. 986,432.

THE PACIFIC MUTUAL LIFE INSURANCE CO. OF CALIFORNIA.

AMOUNT, \$10,000

PREMIUM, \$350.00

This Policy of Insurance Witnesseth, That the PACIFIC MUTUAL LIFE INSURANCE COMPANY of California, in consideration of the representations made to them in the application therefor and of the agreements therein contained, which application is made a part of this contract, and of the sum of *Three Hundred Fifty Dollars*, and of the annual payment of a like amount, to be paid on or before twelve o'clock noon on the *First* day of *January* in every year during the *first twenty years* of the continuance of this Policy, DOES INSURE THE LIFE OF *Allen J. Flitcraft*, of *Oak Park*, in the County of *Cook*, State of *Illinois*, in the amount of *Ten Thousand Dollars*, for the term of life. And the said Company does hereby PROMISE AND AGREE to pay the amount of the said insurance at its office in the City of San Francisco, upon due notice and satisfactory proof of the death of the said insured, to *Emma R. Flitcraft*, wife of said *Allen J. Flitcraft*, or in the event of *her* prior death, to his executors, administrators or assigns. The balance of the year's premium, and all indebtedness due or to become due to the Company from the insured, or beneficiary, shall first be deducted from the amount payable hereunder.

This Policy is issued and Accepted on the following Conditions and Agreements :

1. That this Policy is issued upon the "DIVIDEND INVESTMENT PLAN," and the said company agrees, that should the premiums be paid as herein stipulated for *twenty* full years from the date hereof, and that should the life insured survive said period of *twenty* full years, that said company will pay the said insured under this Policy, at the expiration of said period, its equitable proportion of the dividend fund, in accordance with the options of the second condition of this Policy.

2. At the close of the dividend period the said insured under this Policy has the following options: 1. To withdraw in cash the accumulated dividends, together with the guaranteed surrender value mentioned on the margin of this Policy, in which case the insurance shall then terminate; 2, To withdraw the dividend in cash and allow the guaranteed cash value to remain with the company, in which case the Policy can be continued in force, according to its terms, as an Ordinary Participating Policy, or (provided premium payments continue) entered for an additional dividend period, the rate being the same as previously paid; 3. The full amount of the guaranteed value and dividend may be used in the purchase of full paid life or endowment insurance; 4. The guaranteed cash value, or the dividend, or both funds, may be used for the

purchase of an annuity, payable in cash through life. Provided, however, that due notice in writing shall be given said company by the said insured hereunder before the expiration of the dividend period of the option selected, and if no such written notice is received by said company, said company shall have the unquestioned right to exercise any one of the options herein provided for; and provided further, that the option of continuing the insurance in any form beyond the time or for a larger amount than provided for in the original Policy, shall be contingent upon the said insured at that time furnishing to the company satisfactory evidence of being in proper insurable condition. This Policy shall not be entitled to any share in the dividend surplus of said company, other than at such times and after the manner and upon the conditions prescribed in this section.

3. After premiums upon this Policy have been duly received by said company for not less than three complete years, a paid-up Policy without profits may be issued for the same amount as is allowed by the rules of the company on the surrender of corresponding ordinary Policies; provided always, that surrender of this Policy, duly receipted, be made to the company at San Francisco, Cal., while by its terms in full force and effect, or within ninety days of its date of lapse.

4. That after the payment of the first premium hereon, a grace of thirty days for the payment of premium shall be allowed, but only in case the same is paid during the lifetime of the insured aforesaid.

LIMITS OF OCCUPATION. During the first two years of the continuance of this Policy the life insured hereunder is not permitted to engage in blasting, mining, or submarine occupations, or in the production of highly inflammable or explosive substances; or to work or manage a steam engine, or a circular saw, in any capacity; or to engage as a mariner, engineer, fireman, conductor, brakeman or laborer, in any capacity or service upon any sea, sound, inlet, river, lake or railroad; or to enter any military or naval service whatever, excepting into the militia when not in actual service, without permission in writing signed by the president or vice-president and secretary or assistant secretary. Should death occur in consequence of a violation of any of the foregoing provisions, a special waiver not having been previously obtained from said company, then in such case this Policy shall be null and void.

ASSIGNMENT. That this Policy shall not be assigned without the consent of the company in writing being first obtained, and in such case due proof of interest must be produced with the proofs of death.

ALTERATIONS. That no alteration or waiver of the conditions of this Policy shall be valid, unless made in writing at the office of said company in San Francisco, and signed by the president or vice-president and secretary or assistant secretary.

PROVIDED, HOWEVER, That after two years from the date hereof, and the full payment of premiums hereon for two years, the only conditions which shall be binding upon the holder of this Policy are: that he shall continue to pay the premiums at the times and place and in the manner herein stipulated; that the regulations of the company as to age shall be observed; and that proof of loss and action for recovery, if any, shall be made and brought as provided. In all other respects, after the expiration of said two years, and payment of premiums as aforesaid, the liability of said company shall not be disputed, unless the death shall have been caused by the willful act of the beneficiary hereunder.

In Witness Whereof, the said THE PACIFIC MUTUAL LIFE INSURANCE COMPANY OF CALIFORNIA has, by its president and secretary, signed and delivered this contract, at the city of San Francisco, this *first* day of *January*, in the year one thousand eight hundred and *ninety-one*.

J. N. PATTON,
Secretary.

GEO. A. MOORE,
President.

The cash value of this Policy, in addition to the dividend, all previous premiums hereon having been paid, will, upon the

expiration of the dividend period, viz: *January 1, 1911* be (\$5,266.50) *five thousand two hundred sixty-six dollars and fifty cents.*

NOTE.—The cash value guarantee in this Policy is the entire reserve, American experience, 4 per cent.

APPLICATION.

DO YOU UNDERSTAND AND AGREE that only the officers at the home office have authority to determine whether or not a Policy shall issue on any application, and that they act only on the statements and representations in the application, and that no statements, representations or information made or given by or to the person soliciting or taking this application for a Policy, or to any other person, shall be binding on the company; or in any manner affect its rights, unless such statements, representations or information be reduced to writing, and presented to the officers of the company at the home office in this application?

IT IS HEREBY DECLARED AND WARRANTED that all the statements and answers made in this application, including the answers to questions to be asked by agent and the questions to be asked by the medical examiner, are complete and true and that they, together with this declaration and agreement constitute an application to THE PACIFIC MUTUAL LIFE INSURANCE COMPANY OF CALIFORNIA, for a Policy of insurance, and are offered as a consideration for the Policy hereby applied for. And it is agreed that there shall be no contract of insurance until a Policy shall have been issued and delivered by the said company, and the first premium thereon paid while the person proposed for insurance is living and in the same condition of health described in this application; and that if said Policy be issued, the declarations, agreements and warranties herein contained shall constitute a part of the contract, and the contract of insurance when made, shall be held and construed at all times and places to have been made in the city of San Francisco, in the State of California. It is also agreed and warranted that the person proposed for insurance will not die by his or her own act during the period of two years from the date of the Policy issued upon this application.

That in any distribution of surplus, the principles and methods which may be adopted by the company for such distribution, and its determination of the amount equitably belonging to any Policy which may be issued under this application, shall be and are hereby ratified and accepted by and for every person who shall have or claim any interest under the contract now proposed.

It is further agreed that prompt notice of the death of the insured shall be given to the company, and formal proofs thereof in accordance with the rules of the company, shall be furnished within one year after the said death, and no suit or action for the recovery of any claim under said Policy, shall be sustainable unless commenced within twelve months next after the death loss shall occur.

It is also agreed and warranted that the party proposed for insurance, in case a Policy is issued upon this application, will not practice any pernicious habit that obviously tends to the shortening of life, and should said party practice such habit or become in any sense an inebriate, or have delirium tremens, or be convicted of a felony, said company upon becoming informed of such fact shall have the unquestioned right to terminate the insurance and cancel the Policy upon the payment or tender in good faith of the full legal reserve thereon; computed according to the American Table of Mortality with interest at 4½ per cent. per annum.

It is agreed that the Policy issued upon this application shall become null and void if the premium thereon is not paid as provided therein, and should such Policy become null and void by reason of the non-payment of premium, all payments previously made shall be forfeited to the company, except as therein otherwise provided.

20-Payment Life, 20-Year Accumulated Surplus Policy.

No. 987042.

AGE, 35.

THE PENN MUTUAL LIFE INSURANCE CO. OF PHILADELPHIA.

AMOUNT, \$10,000.

PREMIUM, \$342.10.

In Consideration of the application for this Policy, which is hereby made a part of this contract (a copy of which is hereto attached), THE PENN MUTUAL LIFE INSURANCE COMPANY hereby promises to pay at its Home Office in the City of Philadelphia, Pennsylvania, unto *Eliza M. Bronson (wife of the insured), if living, otherwise to Henry Bronson, his executors, administrators or assigns, Ten Thousand Dollars* (the unpaid portion of the year's premium, if any, and any other indebtedness to the Company on account of this contract to be first deducted therefrom), upon satisfactory proof, at its said office, of the death of *Henry Bronson, the insured, of Oak Park, in the County of Cook, State of Illinois*, during the continuance in force of this Policy, upon the following conditions, viz:

The payment to the Company at its said Home Office, of the sum of *Three Hundred Forty-two and 10-100 Dollars* at the date hereof, and of the annual premium of *Three Hundred Forty-two and 10-100 Dollars* at or before three o'clock P. M. on the *First* day of *January* in every year during the continuance of this contract, or until twenty full years' premiums shall have been paid, the insured to be in good health at the time of the delivery to him of this Policy.

This Policy is upon the "Accumulated Surplus Plan," and is issued and accepted upon the condition that the "Provisions applicable only to this Policy," upon the back hereof, are accepted by the assured as part of this contract, as fully as if recited at length over the signatures hereto affixed.

If this Policy shall become void, all payments previously made upon it shall be forfeited to the Company; but if the lapse shall occur by non-payment of premium after three full annual premiums have been paid, in cash, the Company, upon legal surrender of this Policy at its said Home Office by all parties in interest, within sixty days thereafter, will issue a paid-up non-participating Policy, pay-

able at death, for as many twentieth parts of the said sum insured as there shall have been full annual premiums paid hereon; provided, all outstanding liability under this Policy be first paid off. If this Policy is not surrendered for a paid-up Policy, as above provided for, then a credit for a paid-up non-participating insurance, payable on the death of the person whose life is hereby insured, will be given upon the books of the Company, for the same amount as that for which a paid-up Policy would have been issued had surrender been made.

The insured under this Policy is permitted to serve in the Militia, or in the Military or Naval forces of the United States in time of peace, without prejudice to his Policy; and he may so engage or serve in time of war upon payment of an extra premium therefor, not to exceed three per centum per annum upon the amount insured. But should such extra premium for war hazard be unpaid at the time the risk is incurred, this Policy shall not be invalidated thereby; but such premium shall be a lien thereon and be deducted with interest at its maturity. Notice of active service in time of war shall be given to the Company as soon as may reasonably be done.

Should the age of the insured be incorrectly stated, the amount payable hereunder shall be such proportion of the sum insured as the premium paid bears to the required premium at the correct age of the insured.

Proofs of death shall be furnished within six months after the ascertained death of the insured, and in the form prescribed by the Company.

Any assignment of this Policy shall be attached hereto, and a duplicate thereof furnished said Company; and any claim against this Company arising under this Policy, made by any assignee, shall be subject to proof of interest; but in no case does the Company guarantee the validity of an assignment.

No agent shall have power to alter or change in any way the terms of this contract, or to waive forfeiture or to write anything on this Policy. Receipts for premiums are not valid unless signed by either the President, Vice-President, Secretary and Treasurer, or Actuary of the Company.

In Witness Whereof, the said THE PENN MUTUAL LIFE INSURANCE COMPANY of Philadelphia has caused this Policy to be signed by its President and Actuary, attested by its Secretary and Treasurer, at its Home Office in the said City of Philadelphia, the first day of January, A. D., one thousand eight hundred and nine.

ATTEST:

E. M. NEEDLES,
President.

HENRY C. BROWN,
Sec'y & Treas.

JESSE J. BARKER,
Actuary.

PROVISIONS APPLICABLE ONLY TO THIS POLICY.

This Policy is issued upon the Accumulated Surplus Plan, the particulars of which are as follows:

1. That the Accumulated Surplus Period for this Policy shall be completed on the *First* day of *January*, in the year *nineteen* hundred and *eleven*.
2. That no distribution of surplus shall be made upon this Policy unless the person whose life is hereby insured shall survive the completion of the said Accumulated Surplus Period, and unless this Policy shall then be in force.
3. That the distribution of surplus derived from all Policies on this plan as shall not be in force at the date of the completion of their respective Accumulated Surplus Periods, shall be apportioned equitably among such Policies as shall complete their said Accumulated Surplus Periods.
4. That upon completion of the Accumulated Surplus Period, as above stated, provided this Policy shall then be in force, the insured shall have the following options, viz: First, to withdraw the Accumulated Surplus apportioned to this Policy by the Company, and to continue the Policy in force. Or second, to withdraw in cash the full reserve by the actuaries four per cent table of mortality, which will be *Five Thousand Three Hundred Ninety-three and 10-100* Dollars, together with the Accumulated Surplus before mentioned, and thus terminate the contract. Or third, to increase, on surrender, the paid-up insurance provided for by the terms of this Policy, by the amount of similar paid-up Life insurance, which said Accumulated Surplus will purchase at the then age of the insured, according to the Table of Rates printed below, and thus terminate the Contract; when, however, such paid-up insurances shall exceed the sum originally insured by this Policy, satisfactory evidence of the continued good health of the insured must first be furnished to the Company.
5. If the first option is selected and the Policy continued, it shall participate thereafter, annually, in all distributions of surplus made by the Company upon Policies of the same age and kind.

Rate per one hundred dollars, for the purchase of Non-participating Paid-up Life Insurance, as per Conditions of this Policy:

| Age of the Insured at lapse. | Rate per \$100 of Insurance. | Age of the Insured at lapse. | Rate per \$100 of Insurance. | Age of the Insured at lapse. | Rate per \$100 of Insurance. |
|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| 20 | \$30.23 | 39 | \$44.69 | 58 | \$69.02 |
| 21 | 30.79 | 40 | 45.73 | 59 | 70.48 |
| 22 | 31.37 | 41 | 46.80 | 60 | 71.94 |
| 23 | 31.97 | 42 | 47.91 | 61 | 73.40 |
| 24 | 32.58 | 43 | 49.05 | 62 | 74.87 |
| 25 | 33.22 | 44 | 50.22 | 63 | 76.32 |
| 26 | 33.88 | 45 | 51.43 | 64 | 77.78 |
| 27 | 34.56 | 46 | 52.67 | 65 | 79.23 |
| 28 | 35.27 | 47 | 53.93 | 66 | 80.66 |
| 29 | 35.99 | 48 | 55.21 | 67 | 82.08 |
| 30 | 36.74 | 49 | 56.51 | 68 | 83.48 |
| 31 | 37.52 | 50 | 57.83 | 69 | 84.87 |
| 32 | 38.32 | 51 | 59.18 | 70 | 86.23 |
| 33 | 39.14 | 52 | 60.54 | 71 | 87.58 |
| 34 | 40.00 | 53 | 61.92 | 72 | 88.90 |
| 35 | 40.88 | 54 | 63.32 | 73 | 90.20 |
| 36 | 41.78 | 55 | 64.72 | 74 | 91.46 |
| 37 | 42.72 | 56 | 66.14 | 75 | 92.71 |
| 38 | 43.69 | 57 | 67.58 | | |

NOTE.—The following sentence is stamped on all the policies now written by this Company. "This contract after two years from its date will be incontestable except for non-payment of premium as provided herein."

APPLICATION.

I HEREBY WARRANT AND AGREE, that I am temperate in my habits, now in good health, and ordinarily enjoy good health, and that in the statements and answers in this application no circumstance or information has been withheld touching my past and present state of health and habits of life, with which the PENN MUTUAL LIFE INSURANCE COMPANY ought to be made acquainted; and that if within two years from this date, I shall die by my own hand; or, without the written consent of the Company, visit the Torrid Zone, personally engage in the occupations of blasting, mining, submarine operations, or in the manufacture, handling or transportation of explosives, or in service of any railway train, or on a steam or sailing vessel, or in naval or army service in time of war; any Policy issued on this application, shall thereupon cease and determine; and that the statements and answers to the printed questions above, together with this declaration, as well as those to be made to the Company's Medical Examiner, shall constitute the application, and be the basis of this contract, and that the place of contract shall be the City of Philadelphia, State of Pennsylvania.

IT IS HEREBY AGREED: That all the foregoing statements and answers made to the Company's Medical Examiner are warranted to be true, and are offered to the Company as a consideration of the contract.



Return Premium Agreement.

No. 987,642.

AGE, 35.

THE PENN MUTUAL LIFE INSURANCE CO. OF PHILADELPHIA.

AMOUNT, \$10,000.

ADDITIONAL PREMIUM, \$59.60

In Consideration of the payment to THE PENN MUTUAL LIFE INSURANCE COMPANY of an additional annual premium of *Fifty-nine 60-100* Dollars on or before the *Eighth* day of *December* in each and every year for the term of *twenty years*, the said Company hereby promises and agrees that in case of the death of *John Doe*, the insured under Policy No. 987,642 in said Company, before the completion of the Accumulated Surplus Period of *twenty years*, named in said Policy, but only in that event, the Company, in addition to the payment of the amount insured by said Policy, will return to the assured thereby the full amount of cash premiums paid thereon.

Provided: That the other conditions of said Policy shall be faithfully observed; that the regular premiums thereon together with this additional premium be promptly paid in cash when due; that where the regular premium is or become payable semi-annually or quarterly, this additional premium may be paid in like manner therewith at the semi-annual or quarterly rate of the Company; and that in case of death the premiums to be returned shall be at the annual rates.

ATTEST:

E. M. NEEDLES,
President.

HENRY C. BROWN,
Sec'y and Treas.

JESSE J. BARKER,
Actuary.

20-Year Endowment Policy.

No. 897542.

AGE, 40.

THE PENN MUTUAL LIFE INSURANCE CO.

OF PHILADELPHIA.

AMOUNT, \$10,000.

PREMIUM, \$518.10.

CONDITIONS AND AGREEMENTS.

If this Policy shall become void, all payments previously made upon it shall be forfeited to the Company, but if the lapse shall occur by non-payment of premium after two full annual premiums have been paid, the Company will, subject to the other conditions of the Policy :

First. Extend, without participation, the full amount insured by this Policy for as many years and days as the full legal reserve, by the actuaries four and one-half per cent. Table of Mortality, at the time of such lapse (less any indebtedness upon this Policy under the Company's rules), will carry the same at the present established rates of the Company ; but if death shall occur within three years after such lapse by non-payment of premium, and during such extension of insurance, there shall be deducted from the amount payable the sum of all the accrued premiums (less surplus), with interest thereon. If the above net value be more than sufficient to extend the insurance as above to the end of the endowment term the excess shall be applied at the Company's now established rates to the purchase of pure endowment insurance, payable only at the end of the term if the insured be then living.

Or *Second.* Upon written application by the owner of this Policy, and the legal surrender of all claims thereunder by all parties in interest to the Company at its home office within sixty days after such lapse, will issue a non-participating, paid-up Policy payable at the time this Policy would be payable if continued in force, for as many twentieth parts of the said sum insured, as there shall have been full annual premiums paid hereon, provided all indebtedness under this Policy be first paid off.

Should the age of the insured be incorrectly stated, the amount payable hereunder shall be such proportion of the sum insured as the premium paid bears to the required premium at the correct age of the insured.

PENN MUTUAL LIFE INSURANCE CO.

Proofs of death shall be furnished within six months after the ascertained death of the insured, and in the form prescribed by the Company.

Any assignment of this Policy shall be attached hereto, and a duplicate thereof furnished said Company; and any claim against this Company arising under this Policy, made by any assignee, shall be subject to proof of interest; but in no case does the Company guarantee the validity of an assignment.

No agent shall have power to alter or change in any way the terms of this contract, or to waive forfeiture, or to write anything on this Policy.

| Number of Years' Premiums Paid. | EXTENDED INSURANCE. | | Cash Payable End of Endowment. | Company will Loan. |
|--|---------------------|-------|--------------------------------------|--------------------------|
| | Years. | Days. | | |
| 2 | 5 | 74 | ----- | ----- |
| 3 | 7 | 314 | ----- | \$ 670.00 |
| 4 | 10 | 138 | ----- | 910.00 |
| 5 | 12 | 238 | ----- | 1,160.00 |
| 6 | 14 | ----- | \$ 190.00 | 1,420.00 |
| 7 | 13 | ----- | 980.00 | 1,690.00 |
| 8 | 12 | ----- | 1,760.00 | 1,970.00 |
| 9 | 11 | ----- | 2,520.00 | 2,270.00 |
| 10 | 10 | ----- | 3,260.00 | 2,570.00 |
| 15 | 5 | ----- | 6,750.00 | 4,340.00 |
| 19 | 1 | ----- | 9,290.00 | 6,140.00 |

NOTE.— The application form for this Policy is the same as with the preceding Policy.

6 Per Cent. Endowment Bond.

No. 988,312.

AMOUNT, \$10,000.00

THE PENN MUTUAL LIFE INSURANCE CO,

OF PHILADELPHIA.

AGE, 35 YEARS.

PREMIUM, \$517.09

THE PENN MUTUAL LIFE INSURANCE COMPANY of Philadelphia

Hereby Promises to Pay at its home office, in the City of Philadelphia, State of Pennsylvania, *Ten Thousand Dollars*, lawful money of the United States of America, on the *First day of May* in the year *Nineteen Hundred and Fifteen*, to *Allen J. Flitcraft*, of *Oak Park*, in the County of *Cook*, State of *Illinois*; or in case of his prior decease, while this Bond is in force, then, upon presentation of satisfactory proofs of his death, it hereby promises and agrees to pay unto *Emma R. Flitcraft*, his wife, if living; otherwise to his executors, administrators or assigns the principal sum aforesaid (*Ten Thousand Dollars*), together with an amount equal to **SIX PER CENT.** interest, or *Six Hundred Dollars*, computed upon said principal sum for each and every year in which the hereinafter stipulated instalments are paid to the said Company; in either case deducting therefrom all indebtedness of all parties in interest which may have been incurred on account of this Bond, as well as the residue, if any, of the current year's instalment hereon.

This Endowment Bond is issued in consideration (a) of the application therefor, which is hereby made a part of this Contract (a copy of which is hereto attached); and is conditioned, (b) upon the payment of an instalment to this Company of *Five Hundred and Seventeen Dollars*, this day made, and the punctual payment to it of a like sum on or before three o'clock P. M., on the *First day of May* in every year, until twenty-five full years' instalments shall have been paid to the said Company, or until the prior death of the said *Allen J. Flitcraft*, (c) who is to be in good health at the time of the delivery to him of this Bond.

The insured under this Bond is permitted to serve in the Militia, or in the Military or Naval forces of the United States in time of Peace, without prejudice to his Bond; and he may so engage or serve in time of War, upon payment of an extra premium therefor not to exceed three per centum per annum upon the amount insured. But should such extra premium for War hazard be unpaid

PENN MUTUAL LIFE INSURANCE COMPANY.

at the time the risk is incurred, this Bond shall not be invalidated thereby, but such premium shall be a lien thereon, and be deducted, with interest, at its maturity. Notice of Active service in time of War shall be given to the Company as soon as may reasonably be done.

Amount Payable in Event of Death occurring within

| | |
|-----------|-------------|
| 1st Year, | \$10,600.00 |
| 2d " | 11,200.00 |
| 3d " | 11,800.00 |
| 4th " | 12,400.00 |
| 5th " | 13,000.00 |
| 6th " | 13,600.00 |
| 7th " | 14,200.00 |
| 8th " | 14,800.00 |
| 9th " | 15,400.00 |
| 10th " | 16,000.00 |
| 11th " | 16,600.00 |
| 12th " | 17,200.00 |
| 13th " | 17,800.00 |
| 14th " | 18,400.00 |
| 15th " | 19,000.00 |
| 16th " | 19,600.00 |
| 17th " | 20,200.00 |
| 18th " | 20,800.00 |
| 19th " | 21,400.00 |
| 20th " | 22,000.00 |
| 21st " | 22,600.00 |
| 22d " | 23,200.00 |
| 23d " | 23,800.00 |
| 24th " | 24,400.00 |
| 25th " | 25,000.00 |

This Bond is upon the "Accumulated-Surplus Plan," and is issued and accepted upon the condition that the "Provisions applicable only to this Bond," upon the back hereof, are accepted by the assured as part of this Contract, as fully as if recited at length over the signatures hereto affixed.

Receipts for instalments are not valid unless signed by either the President, Vice-President, Secretary and Treasurer, or Actuary of the Company.

In Testimony Whereof, we, the undersigned officers of the PENN MUTUAL LIFE INSURANCE COMPANY of Philadelphia, being duly authorized to execute this obligation in its behalf, have hereunto set our signatures, this

First day of May, One Thousand Eight Hundred and Ninety.

E. M. NEEDLES,
President.

Attest:

HENRY C. BROWN,
Sec. and Treas.

JESSE J. BARKER,
Actuary.

PROVISIONS APPLICABLE ONLY TO THIS BOND.

This Bond is issued upon the ACCUMULATED-SURPLUS PLAN, the particulars of which are as follows:

I. That the Accumulated-Surplus Period for this Bond shall be completed on the *First day of May* in the year *Nineteen Hundred and Fifteen*, and the legal holder hereof shall then be entitled to withdraw in cash the surplus apportioned thereto.

II. That no distribution of surplus shall be made upon this Bond unless the person whose life is hereby insured shall survive the completion of the said **Accumulated-Surplus Period**, and unless this Bond shall then be in force.

III. That the Surplus derived from all Bonds or Policies on this plan, as shall not be in force at the date of the completion of their respective Accumulated-Surplus Periods, shall be apportioned equitably among such Bonds or Policies as shall complete their said Accumulated-Surplus Periods.

NOTE.—Printed in red ink across the face of the Bond is the following sentence: "This Contract after two years from its date, will be incontestable, except for non-payment of premium as provided herein.

PENN MUTUAL LIFE INSURANCE COMPANY.

If this Bond shall become void by reason of the non-payment of the stipulated instalments thereon, or any of them, then all prior instalments shall be the property of the said Company, except that after three full years' instalments have been paid in cash, the Company, upon legal surrender of this Endowment Bond, at its said Home Office, will issue a paid-up non-participating Bond; payable at the expiration of Twenty-five years from the date hereof, for as many twenty-fifth parts of the face of this Bond as there shall have been full years' instalments paid hereon, provided, all outstanding liability hereunder be first paid off.

Should the age of the insured be incorrectly stated, the amount payable hereunder shall be such proportion of the original amount of this Bond as the annual instalment paid bears to the required annual instalment at the correct age of the insured.

Proofs of death shall be furnished within six months after the ascertained death of the insured, and in the form prescribed by the Company.

Any assignment of this Bond shall be attached hereto, and a duplicate thereof furnished said Company; and any claim against this Company arising under this Bond, made by any assignee, shall be subject to proof of interest; but in no case does the Company guarantee the validity of an assignment.

No agent shall have power to alter or change in any way the terms of this Contract, or to waive forfeiture, or to write anything on this Bond.

CLASS C.

NOTE.—Application Agreement is the same as on page 125.

20-Payment Life Endowment and Annuity Policy.

No. 150,675.

RATED AGE, 35.

THE PHOENIX MUTUAL LIFE INSURANCE CO.

OF HARTFORD, CONN.

In Consideration of the written and printed application for this Policy, which is hereby made a part of this Contract, and the payment to it in advance of the *Annual* premium of *Four Hundred and Ninety-seven* Dollars and *Forty* cents, and the payment of the same premium on or before the *First* day of *January*, in every year during the first *Twenty* years of the continuance of this Policy, does hereby promise to pay the sum of *Ten Thousand* Dollars, at its Home Office in Hartford, Conn., upon acceptance of satisfactory proof of the death of *Frederick W. Bleike* (the insured), of *Chicago*, in the County of *Cook*, State of *Illinois*, to his legal representatives or assigns, provided such death occurs while this Contract is in full force, and before the *First* day of *January*, 1921; but in case the said insured shall be living at that date, and this Contract shall then be in full force, then upon surrender and full release of this Policy, the said Company hereby promises to pay the insured, or his legal representatives or assigns, the sum of *Fifteen Thousand* Dollars in cash, but if he shall file with the Company his election in writing and also surrender this Policy legally discharged, within the thirty days next preceding said date, the said Company will in lieu hereof, issue either

1. A non-participating paid-up life policy for *Twenty Thousand* Dollars payable to the legal representatives or assigns of the insured,—or

2. An annuity policy for *Two Thousand* Dollars, to be paid to the insured or his legal representatives or assigns on the *First* day of *January*, 1922, and annually thereafter during the life of the insured.

This Policy is issued and accepted subject to the conditions and agreements stated on the back hereof, which are hereby referred to and made part of this Contract.

In Witness Whereof THE PHOENIX MUTUAL LIFE INSURANCE COMPANY, has by its President and Secretary signed and delivered this Contract in the City of Hartford, Connecticut, this *First* day of *January*, 1891.

(Signed)

CHARLES H. LAWRENCE,

Secretary.

JONATHAN B. BUNCE,

President.

PHOENIX MUTUAL LIFE INSURANCE CO.

CONDITIONS AND AGREEMENTS REFERRED TO AND FORMING PART OF THIS POLICY.

I. This Policy shall not take effect until the advance premium hereon shall have been actually paid, during the lifetime of the insured, and a separate receipt given therefor signed by the President or Secretary of the Company; and if any subsequent premium on this Policy be not paid when due, during the lifetime of the said insured, then this Policy shall cease and determine—except as hereinafter provided; and no premium on this Policy shall be considered paid unless a receipt be given therefor, signed by the President or Secretary of the Company.

II. After three full years' premiums have been paid upon this Policy, and upon the full release and surrender thereof to the Company at its Home Office, while in force, or within six months after the default in payment of any premium, the Company will issue a non-participating paid-up Policy, payable at death of the insured, to the legal representatives or assigns of the insured, for the proportion of the amount of this Policy which the number of full years' premiums paid bears to the total number of payments required; and said paid-up Policy shall provide for the payment in cash to the insured or his assigns on the *First day of January, 1921*, of one and one-half times the amount of said paid-up Policy, provided the insured be living at that date.

III. No agent has power on behalf of the Company to modify or change this Contract of insurance, to extend the time for paying a premium, or to bind the Company by making any promises not contained in this Policy, or by receiving any representation or information not contained in the application for this Policy.

IV. The Company declines to notice any assignment of this Policy until the original or a copy thereof shall be filed in the Company's Home Office. The Company will not assume any responsibility for the validity of an assignment.

V. After two years from the date of the issue of this Policy the only conditions that shall be binding on the holder thereof are, that the proper premiums shall be paid at the times and in the manner stipulated in said policy, and that the agreement as to age, and the requirements of the Company as to military and naval service in time of war shall be observed. In all other respects, if this Policy shall mature after the expiration of the said two years, the payment of the sum insured by this Policy shall not be disputed.

VI. The Company promises to pay the insured or his assigns, at the end of any one of the periods stated in the table printed below, the cash value as stated in said table, upon full release and surrender of this Policy while in force and during the life time of the said insured.

| PERIOD FROM DATE OF POLICY. | CASH VALUE |
|--------------------------------|-------------|
| 5 Years ----- | \$ 1,610.00 |
| 10 " ----- | 3,670.00 |
| 15 " ----- | 6,320.00 |
| 20 " ----- | 9,800.00 |
| 25 " ----- | 12,220.00 |
| 30 " ----- | |
| 35 " ----- | |
| 40 " ----- | |
| 45 " ----- | |

Blanks for the several certificates required to be made in proof of death will be furnished by the Company.

APPLICATION.

Do you agree that if your age is not correctly stated above, the Company may adjust the insurance so as to conform to your true age?

Do you agree that if the premiums on said insurance shall not be duly paid all previous payments shall be forfeited, except as provided in the Company's policies; that any unpaid semi-annual or quarterly premiums due during the remainder of the current policy year, and any indebtedness to the Company on account of any policy issued upon this application, shall be deducted from the amount due thereunder?

Do you agree that in case of active service in the Army or Navy in time of war without the written permission of this Company previously obtained and any extra premium therefor paid, the limit of recovery hereunder shall be the net reserve based on the Actuaries' table of mortality and four per cent. interest; and that in event of suicide, while sane or insane, or death in consequence of violation of law, within two years from date of the insurance hereby applied for, the limit of recovery shall be the amount of the premiums paid thereon?

Do you agree that within two years from date of the insurance hereby applied for, you will not, without first obtaining the written permission of this Company, and paying any extra premium charged therefor, reside or travel in the Torrid Zone, or engage in any of the following occupations or employments: Blasting, mining, submarine labor, Arctic or aerial voyages, the manufacture, handling or transportation of highly inflammable or explosive substances, service in any railroad train, or in switching or coupling cars, or on any steam or other vessel or boat?

I HEREBY WARRANT AND AGREE: I. That all the foregoing statements and answers, and those contained in Part II made or to be made to the medical examiner, are full, complete and true and are offered to the Company as a consideration for the contract hereby applied for. II. That said Contract shall not take effect until this application is accepted by the Company, and the first premium is paid to and accepted by the Company or its authorized agent while I am in good health. III. That said Contract shall be held to have been made in Hartford, Conn., and shall in all respects be construed in accordance with the laws of that State. IV. That no one but the President, Vice-President and Secretary of the Company has any power to change said Contract in any way whatsoever.

Yearly Renewable Term Policy.

No. 748,398.

AMOUNT, \$10,000.

THE PHENIX MUTUAL LIFE INSURANCE CO.

OF HARTFORD, CONN.

AGE, 35.

PREMIUM, \$151.00.

In Consideration of the written and printed application for this Policy which is hereby made a part of this Contract, and of the payment to it in advance of the Annual Premium of *One-Hundred fifty-one* Dollars and *sixty* cents,

HEREBY PROMISES TO PAY *Ten Thousand* Dollars, to the legal representatives or assigns of *William A. Moore*, (the insured) of *Johnstown*, in the County of *Sponting*, in the State of *New York*, at the office of the Company, in the City of Hartford, Connecticut, within sixty days after the receipt of the death of said insured, provided such death shall occur before 12 o'clock, noon, on the *Fourteenth* day of *May*, in the year eighteen hundred and ninety-one.

AND THE SAID COMPANY HEREBY AGREES, to renew and extend this contract upon similar conditions from year to year consecutively, upon the payment of the premium, according to the rated age attained, as shown in the schedule printed on the back hereof, while this contract or any renewal thereof is still in force.

In case this policy shall be renewed by the payment of the premiums during two full years from its date, which payment shall be evidenced only by renewal receipts signed by the President or Secretary of the Company, it shall thereafter be incontestable so long as proper premiums are paid; provided the agreement as to age, and the requirements of the Company as to military and naval service in time of war, shall be observed.

In Witness Whereof, THE PHENIX MUTUAL LIFE INSURANCE COMPANY has, by its President and Secretary, signed and delivered this Contract in the City of Hartford, Connecticut, this *Fourteenth* day of *May*, 1890.

CHARLES H. LAWRENCE,
Secretary.

JONATHAN B. BUNCE,
President.

PHENIX MUTUAL LIFE INSURANCE CO.

BENEFITS OF POLICY-HOLDERS IN THIS CLASS.

A separate account is kept with the class of members holding policies of this kind. The full premium, less so much as the directors shall apportion to this class as its equitable share of the expenses, constitutes the insurance portion of these premiums. Eighty per cent of this portion of the premiums is credited to a distinct account known as the Death Fund. The remaining twenty per cent is credited to a separate account known as the Guaranty Fund. Neither the Death Fund nor the Guaranty Fund are to be charged with any payments except for death claims of members of this class or for dividends to members of this class. The directors will apportion to these accounts from time to time an equitable share of the current gains and losses which its books show as arising from the investments of the Company, and also interest on the amounts of said funds respectively at such rate as the Company earns upon its investments.

The directors will declare at their discretion dividends from the surplus in the Death Fund, and five years from the time of issue of each policy and at the end of each period of five years thereafter, will apportion to the holder of such policy, if the same has been kept duly renewed up to that date, his equitable share of the surplus in the Guaranty Fund. The directors will apply the dividends to the payment of the subsequent renewal premiums, in order, as far as possible, to keep the payments from increasing after the first year, and will improve such portion of said dividends as the Company shall hold to apply on subsequent premiums, at the same rate of interest at which they improve the aforesaid funds of this class. A statement of the dividend balance held by the Company, including such interest, will be sent to the policy-holder, whenever he shall so request. Should the policy become a claim by death, this balance will be paid with the amount insured; or should this policy be surrendered after five years and while kept duly renewed by payments of premiums, said balance shall be used to extend the insurance according to the premium table herein contained, but without further participation thereafter.

YEARLY PREMIUMS PER THOUSAND DOLLARS INSURED—EXCEPT AS REDUCED BY DIVIDENDS.

| Rated Age Each Year. | Annual. | Semi- Annual. | Quarterly | Rated Age Each Year | Annual. | Semi- Annual. | Quarterly |
|-------------------------|---------|------------------|-----------|------------------------|---------|------------------|-----------|
| 15 to 25 | \$13.34 | \$6.94 | \$3.60 | 43 | \$17.53 | \$9.12 | \$4.73 |
| 26 | 13.48 | 7.01 | 3.64 | 44 | 18.06 | 9.39 | 4.87 |
| 27 | 13.63 | 7.09 | 3.68 | 45 | 18.70 | 9.72 | 5.05 |
| 28 | 13.79 | 7.15 | 3.72 | 46 | 19.44 | 10.11 | 5.25 |
| 29 | 13.95 | 7.26 | 3.77 | 47 | 20.25 | 10.53 | 5.47 |
| 30 | 14.13 | 7.36 | 3.82 | 48 | 21.14 | 10.99 | 5.71 |
| 31 | 14.31 | 7.45 | 3.87 | 49 | 22.10 | 11.49 | 5.97 |
| 32 | 14.51 | 7.55 | 3.92 | 50 | 23.16 | 12.04 | 6.25 |
| 33 | 14.73 | 7.66 | 3.98 | 51 | 24.31 | 12.64 | 6.56 |
| 34 | 14.94 | 7.77 | 4.04 | 52 | 25.58 | 13.30 | 6.90 |
| 35 | 15.16 | 7.88 | 4.10 | 53 | 26.95 | 14.01 | 7.27 |
| 36 | 15.40 | 8.01 | 4.16 | 54 | 28.41 | 14.77 | 7.67 |
| 37 | 15.64 | 8.13 | 4.22 | 55 | 30.04 | 15.62 | 8.11 |
| 38 | 15.90 | 8.27 | 4.29 | 56 | 31.80 | 16.54 | 8.59 |
| 39 | 16.17 | 8.41 | 4.36 | 57 | 33.67 | 17.51 | 9.10 |
| 40 | 16.45 | 8.55 | 4.44 | 58 | 35.71 | 18.57 | 9.65 |
| 41 | 16.75 | 8.71 | 4.52 | 59 | 37.95 | 19.73 | 10.25 |
| 42 | 17.10 | 8.89 | 4.62 | 60 | 40.46 | 21.04 | 10.92 |

After the rated age of sixty has been passed, the premiums, unless otherwise requested in the Application and assented to by the Company in a separate agreement, will remain uniform, except so far as reduced by dividends, and the insurance will be adjusted thereto according to the Actuaries or Combined Experience Table of Mortality; that is, the insurance will be reduced, year by year, in the same proportion that the rate of mortality increases for each year of age, according to said Mortality Table.

NOTICE TO POLICY-HOLDERS.

PAYMENT OF PREMIUMS TO AGENTS.—Policy-holders must not pay any renewal premium to an agent, except in exchange for a receipt signed by the President, the Vice-President or the Secretary of the Company, and *countersigned by the Agent*. If payments are made in any other manner the Company will not be responsible.

REGARDING AGENTS.—No agent has power on behalf of the Company to modify or change this contract of insurance, to extend the time for paying premium, nor to bind the Company by making any promises not contained in this Policy or by receiving any representations or information not contained in the application for this Policy.

ASSIGNMENT OF POLICY.—The Company declines to notice any assignment of this Policy until the original or a copy thereof shall be filed in the Company's home office. The Company will not assume any responsibility for the validity of an assignment.

A copy of the Application for this Policy will be furnished by the Company if the Policy-holder requests.

Blank forms for furnishing satisfactory Proofs of Death may be obtained upon application to the Company or any of its Agents.

APPLICATION.

4. Do you agree that if you have made an error in the statement of your age as given above, that the Company may adjust the insurance so as to conform to your true age, either by an increase in premium, or proportionate reduction in the amount of the insurance?

10. Do you agree that if any premiums on said insurance shall not be duly paid, all previous payments shall be forfeited, except as provided in the Company's Policies?

11. Do you agree that in case the premiums are not paid annually, in advance, the unpaid portion of each annual premium shall be a lien on the Policy or Policies, and on any renewal thereof?

12. Do you agree that active service in the army or navy in time of war shall invalidate the insurance, unless a permit for such service shall have been applied for and granted by the Company, and the extra premium paid on notification; and is it agreed that at any time within two years after the date of issue of the Policy, travel and residence in Mexico and the Torrid Zone, and engagement in any of the following occupations or employments: *Blasting, mining, sub-marine labor, aeronautic ascensions, the manufacture, handling or transportation of inflammable or explosive substances, service upon any railroad train, or in switching, or in coupling cars, or on any steamboat, or other vessel or boat, will render the Policy, and any and all renewals thereof, void; and that self-destruction, sane or insane, and death in consequence of violation of law, within the above period, are not risks assumed by the Company in the contract or any renewal thereof, and that any contract based on this application shall at all times and places be held to have been made at Hartford, Connecticut, and shall in all respects be determined in accordance with the laws of that State?*

It is hereby agreed that all the foregoing statements and answers, and also those made, or to be made to the Company's Medical Examiner, and contained in Part II of this application, are warranted to be full, complete and true, and are offered to the Company as a consideration for the contract, which shall not take effect until this application has been accepted by the Company, and the first premium shall have been paid to and accepted by the Company or an authorized agent, during the life and good health of the person herein proposed for insurance.

30-Year Endowment Policy.

No. 986743.

AGE, 30.

THE PROVIDENT LIFE AND TRUST CO.

OF PHILADELPHIA.

AMOUNT, \$10,000.

PREMIUM, \$295.80.

In Consideration of the representations and stipulations made in the application for this Policy, which are hereby made part of this contract, and of the first premium of *Two Hundred Ninety-five 80-100 Dollars*, now duly paid by *John Doe*, and of the annual premium of *Two Hundred Ninety-five 80-100 Dollars*, to be paid on or before the *first* day of every *First* month in every year hereafter during the continuance of this Policy, does covenant and bind itself to pay at its office in the city of Philadelphia, the sum of *Ten Thousand Dollars*, to *John Doe*, of *Philadelphia*, County of *Philadelphia*, State of *Pennsylvania*, or to *his* assigns upon the *first* day of *First* month, *nineteen hundred and nineteen*, provided the said *John Doe* shall be living at that date. But in the event of *his* decease before that date, then to pay at its office aforesaid the said sum insured, to *his wife, Sarah Doe, if living, otherwise to his* executors, administrators, or assigns, within sixty days after due notice and satisfactory proof in writing, of the death, during the continuance of this Policy, of the said person whose life is hereby assured as above. Any unpaid portion of the current year's premium shall first be deducted.

PROVIDED ALWAYS, and it is hereby declared to be the true intent and meaning of this Policy, and the same is issued, and accepted by the assured, upon the following express conditions and agreements :

First. If within two years after the issue of this Policy the said person whose life is hereby assured shall die by his or her own hand or act, unless proof of insanity shall be furnished, or shall within that time and without the consent in writing of this Company previously obtained, travel or reside south of the parallel of 36° 30' north latitude between the first day of seventh month (July), and the first day of eleventh month (November), or shall be personally engaged in blasting, mining, submarine operations, or the production of highly inflammable or explosive substances, or as an

engineer, fireman, brakeman, or conductor, upon any railroad, or be engaged in any capacity upon any steam or other vessel, or shall at any time during the continuance of this Policy be employed in any military or naval service whatsoever (the militia not in actual service excepted), this Policy shall be null and void.

Second. If the premiums as herein stipulated shall not be paid on or before the days above appointed for the payment thereof, at the office of this Company, in the city of Philadelphia, or to agents elsewhere, when they produce receipts signed by the President or Actuary, this Policy shall become null and void, and this Company shall not be liable for the payment of the sum assured, or any part thereof. If, however, the said premiums have been duly paid for the first two years of this assurance, and this Policy shall be surrendered and released in writing to the Company, a paid-up Policy shall be issued for an amount proportioned to the number of full yearly premiums paid.

Third. Whenever this Policy shall become null and void, by reason of non-payment of the premiums thereon, or through violation or neglect by the assured of the stipulations contained herein, or in the application upon which it is issued, all payments theretofore made hereon shall be forfeited to and become the property of the Company. But this shall not be held to deprive the assured from obtaining a paid-up Policy upon fulfilling the conditions above expressed.

Fourth. No assignment of this Policy shall be of any force or effect unless made in writing and recorded by the Company on its books. No receipt for renewal premiums, nor permit, nor any alteration or discharge of the contract, nor waiver of forfeitures under the same, shall be valid unless signed by the President or Actuary.

In Witness Whereof, The said THE PROVIDENT LIFE AND TRUST COMPANY, of Philadelphia, has, by its President and Actuary, signed and delivered this contract, this *first* day of *First* month, one thousand eight hundred and *eighty-nine*.

Attest: A. S. WING,
Actuary.

SAM'L R. SHIPLEY,
President.

* If all premiums shall have been paid, the Company will upon valid surrender of this Policy at the end of the twentieth year, or of any subsequent fifth year of its continuance, pay in cash the full reserve calculated at four per cent. interest by the Combined Experience of mortality table as follows:

| | | | |
|----------------------------------|---|---|------------|
| Cash value end of the 20th year, | - | - | \$5,107.80 |
| " " " " 25th " | - | - | 7,224.40 |

APPLICATION.

IT IS HEREBY DECLARED AND AGREED by the undersigned, that the foregoing application and the several answers to the interrogatories therein propounded are true, and that if a Policy of insurance shall be issued by said Company under this application, the same and the questions and answers therein shall be deemed the basis of the contract expressed in said Policy ; and if any untrue or fraudulent statement be found to be contained therein, then all moneys which shall have been paid on account of such insurance shall be forfeited to the said Company, and the Policy of insurance made on the faith of this declaration and the above proposal shall become null and void and of no effect.

NOTE. This Company writes nearly all its insurance on the Endowment Plan. Paid-up Policies of every form participate in the surplus (dividends).

To persons insured who are temporarily unable to pay the premiums when due, upon application made for it, this Company issues the following certificate of extension:

THE PROVIDENT LIFE AND TRUST CO. OF PHILADELPHIA,
NO. 409 CHESTNUT STREET.

Philadelphia, 1 Mo. 1 1889.

The yearly premium due this day, on Policy No. 986743, in this Company, is hereby extended to 3 Mo. 1 1889, at which latter time it will be payable with interest.

A. S. WING, Actuary.

This Certificate must be exchanged for a regular receipt when premium is paid.

* The same clauses providing for cash value at the end of 20, 25, 30, 35, 40 years, etc., for the entire reserve is printed on ordinary Life, and Limited Payment Life Policies.

20-Payment Life—Accumulative Dividend Policy.

No. 18,467

\$10,000.

THE PRUDENTIAL LIFE INSURANCE CO.

OF AMERICA.

AGE, 35.

ANNUAL PREMIUM, \$340.10

In Consideration of the application for this Policy which is hereby made part of this contract, and of the premiums herein-after stated, promises to pay at its home office, in the city of Newark, New Jersey, unto *Mary C. Williams*, beneficiary, wife of *Edward H. Williams*, of Newark, in the county of *Essex*, State of *New Jersey*, herein designated as the insured, or if the insured survive the beneficiary, to the executors, administrators or assigns of the insured, *ten thousand* dollars, within ten days after acceptance of satisfactory proof of the death of the insured during the continuance of this Policy, which is issued and accepted subject to the conditions, agreements and concessions printed on the back hereof and which are hereby referred to and made a part of this contract.

The annual premium of *three hundred forty* dollars and *ten* cents, shall be paid to the company in advance on the delivery of this Policy, and on or before the *first* day of *January* in every year during the first *twenty* years of the continuance of this Policy.

In Witness Whereof, the said THE PRUDENTIAL LIFE INSURANCE COMPANY OF AMERICA, at its office in the city of Newark, New Jersey, has by its president and secretary, signed and delivered this Policy, this *first* day of *January*, one thousand eight hundred and *ninety*.

FORREST F. DRYDEN,

Secretary.

JOHN F. DRYDEN,

President.

PRUDENTIAL LIFE INSURANCE COMPANY.

CONDITIONS, AGREEMENTS AND CONCESSIONS TO THE INSURED.

PAYMENT OF PREMIUMS, ETC.—Premiums are payable at the home office of the company, but may be paid to an agent in exchange for receipts signed by the president, secretary or manager and countersigned by the general agent through whom the premium is collected. When not payable in one sum at the beginning of each Policy year, that part of the annual premium remaining unpaid at the maturity of this contract and any other indebtedness to this company on the part of the insured or any holder of this Policy, shall be deducted from the amount payable by the company. If any premium be not paid when due, this Policy shall be void and all premiums forfeited to the company, except as hereinafter provided.

OCCUPATION.—The insured shall not engage in blasting, mining or submarine operations, nor in the production or handling of highly inflammable or explosive substances, nor in ocean navigation as an occupation, nor in switching, coupling or uncoupling cars, nor be employed in any capacity on the trains of a railroad (except first-class passenger trains), nor engage in military or naval service in time of war or other hostilities.

RESIDENCE AND TRAVEL.—The insured may reside in the United States and its Territories (except in localities where yellow fever is prevailing at the time as an epidemic), and in the British provinces, and may go to, return from, reside and travel in Europe, the West Indies (between the months of November and May inclusive), and the islands of the Pacific; but if the insured shall, within three years from the date hereof, desire to go beyond the above limits, he must obtain the written consent of the company and pay the extra premium usually required in such cases.

SUICIDE.—If within three years from the date hereof the insured shall die by suicide—whether sane or insane—or in consequence of his or her own criminal action, the liability of the company shall not exceed the amount of the premiums paid on this Policy.

POWERS OF AGENTS.—Agents are not authorized to make, alter or discharge contracts, waive forfeitures or extend the time for paying a premium, nor to bind the company by making any promise or by receiving any representation or information not contained in the application for this Policy.

ASSIGNMENTS.—If this Policy shall be assigned, the assignment must be in writing, and the company shall not be required to notice such assignment until the original or a duplicate thereof is filed in the said home office. The company will not assume any responsibility for the validity of an assignment.

INTESTABLE AFTER THREE YEARS.—This Policy may be adjusted for understatement of age, but otherwise, three or more years from its date, the company shall be debarred from raising any question as to its validity, provided the conditions as to occupation and payment of premium have been complied with.

CASH LOAN AND PAID-UP POLICY.—After three annual premiums have been paid on this Policy the insured may borrow from the company, the amount written in the first column of the accompanying schedule, by making written application therefor and assigning the Policy to the company as security. The loan will be subject to interest, at the rate of six per cent. per annum, and if unpaid at the maturity of the contract may be deducted, together with any interest remaining unpaid, from the amount payable by the company. Or, if default be made in the payment of any premium on this Policy after three or more years from its date, and if this Policy be legally surrendered to the company within six months after said default, a non-participating paid-up life Policy will be granted for the amount written in the second column of the accompanying schedule.

DIVIDENDS AND OPTIONS.—This Policy is issued on the Accumulative Dividend Plan, and no distribution of surplus will be made hereon until the expiration of twenty years from its date, at which time, if in force, it will be credited with a share of the surplus apportioned to Policies issued on that plan.

It is expressly agreed that at the time said surplus is apportioned, the insured shall have the privilege of arranging or converting this Policy and the accumulated dividend declared to its credit, in one of the following ways:

1. **CASH.**—The Policy may be surrendered to the company for the sum of \$5,397.10 (the full reserve computed by Combined Experience Table of Mortality and four per cent. interest), and in addition thereto the accumulated dividend may be withdrawn in cash.

2. **PAID-UP POLICY AND CASH.**—The Policy may be surrendered to the company in exchange for a paid-up Life Policy, and the accumulated dividend

PRUDENTIAL LIFE INSURANCE COMPANY.

may be withdrawn in cash or applied to purchase an addition to the paid-up Policy, provided that if the total amount of paid-up insurance shall exceed the sum insured under this Policy, the insured shall furnish the company with a satisfactory certificate of good health.

3. **CONTINUE POLICY AND CASH.**—The Policy may be continued in force, and the accumulated dividend alone withdrawn in cash.

4. **CONTINUE POLICY AND INCREASE POLICY OR REDUCE PREMIUM.**—The Policy may be continued in force and the accumulated dividend applied to purchase a paid-up addition to this Policy, or to reduce the future premiums, if any, provided that if the total amount of paid-up insurance shall exceed the sum insured under this Policy, the insured shall furnish the company with a satisfactory certificate of good health.

5. **ANNUITY.**—The cash value of the Policy and the amount of the accumulated dividend may be applied to purchase an Annuity during life, or for a period of ten or twenty years next after the dividend period.

After the above mentioned dividend period, the surplus accumulating from the premiums under the original Policy, if continued in force, will be apportioned at the end of every five years during the continuance of the contract, and may be withdrawn in cash, or applied to purchase a paid-up addition to the Policy or to reduce the premium during the ensuing five years.

Certified by

JOHN B. LUNGER,
Actuary.

Schedule referred to in Cash Loan and Paid-up Policy Clause.

| At the end of | Cash Loan. | Paid-up Policy. | At the end of | Cash Loan. | Paid-up Policy. |
|---------------|------------|-----------------|---------------|------------|-----------------|
| 3 years | \$300 | \$1250 | 12 years | \$1750 | \$5520 |
| 4 " | 420 | 1680 | 13 " | 2000 | 6050 |
| 5 " | 540 | 2130 | 14 " | 2260 | 6580 |
| 6 " | 680 | 2580 | 15 " | 2550 | 7130 |
| 7 " | 820 | 3050 | 16 " | 2850 | 7680 |
| 8 " | 980 | 3520 | 17 " | 3180 | 8250 |
| 9 " | 1140 | 4010 | 18 " | 3530 | 8820 |
| 10 " | 1320 | 4500 | 19 " | 3910 | 9410 |
| 11 " | 1530 | 5010 | 20 " | 4310 | 10000 |

APPLICATION.

I HEREBY DECLARE AND WARRANT, that all the statements and answers to the above questions, as well as those made or to be made to the company's medical examiner, are or shall be complete and true, and that they, together with this declaration, shall form the basis, and become a part of the contract of insurance hereby applied for. And it is agreed that if any of the said answers be incorrect in whole or in part, then the Policy which may be granted in pursuance hereof, shall be null and void, and all payments made thereon shall be forfeited to the company.

And it is further agreed that the Policy herein applied for shall be accepted subject to the conditions and agreements therein contained, and said Policy shall not take effect until the same shall be issued and delivered by the said company, and the first premium paid thereon, while my health is in the same condition as described in this application.

20-Payment Life Rate Endowment at 75.

(TERM 40 YEARS.)

No. 458,774.

AMOUNT, \$10,000.

STATE MUTUAL LIFE ASSURANCE CO.

WORCESTER, MASSACHUSETTS.

AGE, 35.

PREMIUM, \$342.00.

This Policy of Assurance Witnesseth, That the STATE MUTUAL LIFE ASSURANCE COMPANY, of Worcester, in consideration of the representations made in the application made for this Policy, which are hereby made a part of this contract, and of the payment of the sum of *Three Hundred and Forty-two* Dollars, and of the payment of a like sum on or before the *first* day of *July* in each year during the term of *twenty years of this Policy*, does insure the life of *Allen J. Flitcraft*, of *Oak Park*, County of *Cook*, and State of *Illinois*, in the amount of *Ten Thousand* Dollars, for the term of *Forty* years, and does hereby promise to pay said amount at its home office in Worcester, to the person whose life is hereby insured, or his assigns, on the *first* day of *July* A. D., 1930, or in the event of his death prior to said date, to pay said amount to *his wife Emma R. Flitcraft*, and in event of her prior death then to his executors, administrators, or assigns, upon satisfactory proof of the death of the insured after deducting therefrom all indebtedness to the Company.

This Policy shall be incontestable after two years from the date of its issue, provided the premiums shall be paid as agreed.

In Witness Whereof, the said Company has, by its President and Secretary, executed this contract at Worcester, Massachusetts, this *first* day of *July*, one thousand, eight hundred and ninety.

H. M. WITTER,
Secretary.

A. G. BULLOCK,
President.

CASH SURRENDER AND PAID-UP VALUES.

According to the provisions of the Massachusetts Insurance act of 1887, the holder of this Policy will be entitled to the cash surrender value or paid-up insurance for the amounts below stated, any indebtedness to the Company being first deducted therefrom.

STATE MUTUAL LIFE ASSURANCE CO.

| Year. | Cash. | Paid-up Insurance. | Year. | Cash. | Paid-up Insurance. |
|-------|-----------|--------------------|-------|------------|--------------------|
| 2d | \$ 280 60 | \$ 760 | 17th | \$4,514 00 | \$8,400 |
| 3d | 491 80 | 1,290 | 18th | 4,894 90 | 8,880 |
| 4th | 711 50 | 1,830 | 19th | 5,292 70 | 9,370 |
| 5th | 940 30 | 2,360 | 20th | 5,708 90 | 10,000 |
| 6th | 1,178 50 | 2,880 | 21st | 5,854 50 | ..... |
| 7th | 1,426 60 | 3,410 | 22d | 6,003 50 | ..... |
| 8th | 1,685 10 | 3,930 | 23d | 6,156 20 | ..... |
| 9th | 1,953 90 | 4,440 | 24th | 6,312 80 | ..... |
| 10th | 2,233 20 | 4,950 | 25th | 6,473 60 | ..... |
| 11th | 2,523 20 | 5,450 | 26th | 6,638 50 | ..... |
| 12th | 2,824 00 | 5,950 | 27th | 6,808 20 | ..... |
| 13th | 3,136 30 | 6,450 | 28th | 6,982 90 | ..... |
| 14th | 3,460 70 | 6,940 | 29th | 7,163 30 | ..... |
| 15th | 3,797 80 | 7,420 | 30th | 7,350 10 | ..... |
| 16th | 4,148 70 | 7,910 | ..... | ..... | ..... |

NOTICE.

No agent has power to modify or change this contract in any way.

The Company declines to notice any assignment of this policy until such assignment has been filed at its home office, and will assume no responsibility for the validity in any assignment.

The insured is notified that, by virtue of this policy, he is a member of this Company, and that its annual meetings are holden at its home office on the third Tuesday of January, in each year.

NOTICE TO THE POLICY HOLDER.

Premiums are due and payable at the office of the Company in Worcester, Mass., but for convenience the Company may appoint agents in various localities to receive the same, whose authority the policy-holder will recognize only upon the production by said agents of a receipt for the premium, signed by the President, Vice-President or Secretary. This last-named method of the payment of the premium establishes no precedent as to the time or place where or when such payment shall be made. The payment of a premium to any other person will not be recognized by the Company.

Notifications of premiums becoming due are regularly sent to the insured but without any agreement on the part of the Company to do so, and without any responsibility for their omission or miscarriage.

APPLICATION.

Is it agreed that for two years after the date of the issue of this policy, travel and residence in the Torrid Zone, and engagement in blasting, mining, submarine labor, the manufacture, handling or transportation of inflammable or explosive substances, service upon any railroad train or track, or any steamboat or vessel, will render this policy void; and that self-destruction, sane or insane, within two years from the date hereof, and death in consequence of violation of law within said time, are not risks assumed by the Company in this contract?

I, the applicant for insurance, do hereby agree that the foregoing answers and statements, and also those made to the Company's Medical Examiner are true and full, and are offered as a consideration of the policy contract, which shall not take effect until the first premium shall have been paid, during my life and good health.

20-Payment Life Policy.

No. 64738.

AGE, 35.

THE TRAVELERS INSURANCE COMPANY.

OF HARTFORD, CONN.

AMOUNT, \$10,000.

PREMIUM, \$272.90.

In Consideration of the application for this Policy (hereby made a part of this contract), and of the annual premium of *Two Hundred Seventy-two* Dollars and *ninety* cents (which may, by assent of the Company, be paid in semi-annual installments of \$136.45, or quarterly installments of \$68.22½), to be paid on or before the *First* day of *January* in each year for the term of twenty years, does hereby insure the life of *Arthur W. Bryant*, of *Oak Park*, County of *Cook*, State of *Illinois*, in the sum of *Ten Thousand* Dollars, the said sum insured to be paid at the Home Office of this Company, to *Ellen Bryant*, his wife, or in the event of her prior death, to *their children*, or if the insured survive the aforesaid beneficiaries, to his legal representatives or assigns, upon acceptance of satisfactory proof of the death of the insured during the continuance of this Policy (less the balance of any partially paid annual premium, or other indebtedness of insured or beneficiary to this Company).

All premiums are payable at the Home Office, in Hartford, Conn., but will be accepted if paid to an agent in exchange for a receipt signed by its President or Secretary and countersigned by the agent designated thereon. This Policy shall not take effect unless the first premium is paid while the insured is in good health; and if the second or third annual premium be not fully paid when due, this Policy and all claims under it shall be void, and the premiums already paid shall be forfeited to this Company.

In case of default in payment of any premium after the third, this Policy will remain in force for the term specified in the Table of "Paid-up Term Insurance" indorsed hereon; provided, however, that in case of the death of the insured within three years from the date of such default, the unpaid premiums with interest shall be deducted from the amount insured; or in lieu of such Term Insurance, a paid-up Policy will be granted for the amount specified in the table of "Paid-up Policy Values" indorsed hereon, provided this

Policy is legally surrendered therefor at the Home Office within three months from date of lapse.

At the end of the fifth and every subsequent fifth year from date of issue, the cash value specified in Table of "Cash Surrender Values" indorsed hereon will be paid for this Policy, provided it shall be in force under its original conditions, and is legally surrendered therefor to the Home Office within thirty days from the close of such period.

No assignment hereof will be noticed by this Company unless made in writing, the original or a copy attached hereto, and a copy furnished this Company immediately on its execution; but this Company will not be held responsible for its validity.

In Witness Whereof, THE TRAVELERS INSURANCE COMPANY has caused this Policy to be signed by its President and Secretary, at Hartford, Conn., this *First* day of *January*, A. D. one thousand eight hundred and *eighty-nine*.

RODNEY DENNIS,
Secretary.

J. G. BATTERSON,
President.

APPLICATION.

H. Do you agree not to reside or travel in any part of the Torrid Zone, and not to engage in any specially hazardous occupation or employment, as stated in marginal note, during the next two years following the date of issue of the Policy for which application is hereby made, without first obtaining the written permission of this Company?

I. Do you agree that in case of suicide, committed while sane or insane, within two years from date of the Policy hereby applied for, the limit of recovery thereunder shall be the amount of premiums paid thereon?

NOTICE TO APPLICANT: The following are the specially hazardous occupations or employments referred to in question 1-H: blasting, mining, submarine labor, aerial voyages, Arctic explorations, the manufacture of highly explosive or inflammable substances, service upon any railroad train or in switching, or in coupling cars, or on any steam or other vessel, or military or naval service in time of war.

I HEREBY DECLARE AND WARRANT: I. That each and all of the answers and declarations made in both parts of this application, relating to questions of fact, are absolutely correct and true; and that all such answers have been made without evasion, reservation, or concealment in any particular.

2. That all answers made to questions relating to physical disorders, symptoms, or treatment of disease, and family history, involving the exercise of an opinion, judgment or belief, have been made in good faith, and to the full extent of my information, knowledge, and belief.

3. That I hereby waive all personal or statutory rights which I may have to object to the testimony of any physician or surgeon, whether consulted by me or not, so far as he may have professional or expert knowledge of the facts or information sought for by the interrogatories in this application.

4. That this application shall form part of the insurance contract hereby applied for, and that any evasion, concealment, or untrue declaration as to any of the foregoing interrogatories shall render such contract wholly void and of no effect.

5. That the Policy if granted shall be held and treated as having been issued and delivered in Hartford, Conn., and shall be construed and determined in accordance with the laws of said State, and that the paid-up insurance and surrender value provided by the Policy shall be in substitution of and treated as a waiver of all other statutory provisions in case of lapse or surrender. .

6. That no agent of the Company shall have any power to waive or modify any of the conditions of said insurance contract.

7. That the Policy applied for shall not take effect unless the advance premium is paid while I am in good health.

8. That I have reviewed and considered all of the answers above made, and hereby confirm the same as the basis of the Policy applied for.

20-PREMIUM LIFE POLICY, AGE 35.

*PAID-UP TERM INSURANCE—Allowed at the end of the years designated.

| Years from Date of Issue. | Paid-up Term. | | Years from Date of Issue | Paid-up Term. | |
|---------------------------|---------------|---------|--------------------------|---------------|---------|
| | Years. | Months. | | Years. | Months. |
| 3 | 3 | 11 | 12 | 15 | 10 |
| 4 | 5 | 7 | 13 | 16 | 7 |
| 5 | 7 | 6 | 14 | 17 | 1 |
| 6 | 9 | 1 | 15 | 17 | 8 |
| 7 | 10 | 6 | 16 | 18 | 1 |
| 8 | 11 | 10 | 17 | 18 | 7 |
| 9 | 13 | 1 | 18 | 19 | 0 |
| 10 | 14 | 1 | 19 | 19 | 4 |
| 11 | 15 | 0 | | | |

*PAID-UP POLICY VALUES—For each \$1,000 allowed at the end of the years designated.

| Years from Date of Issue. | Paid-up Values. | Years from Date of Issue. | Paid-up Values. |
|---------------------------|-----------------|---------------------------|-----------------|
| 3 | \$133 | 12 | \$535 |
| 4 | 178 | 13 | 580 |
| 5 | 223 | 14 | 625 |
| 6 | 267 | 15 | 670 |
| 7 | 312 | 16 | 714 |
| 8 | 357 | 17 | 759 |
| 9 | 402 | 18 | 804 |
| 10 | 446 | 19 | 850 |
| 11 | 491 | | |

*CASH SURRENDER VALUES—For each \$1,000 allowed at the end of the years designated.

| Years from Date of Issue. | Cash Surrender Values. | Years from Date of Issue. | Cash Surrender Values. |
|---------------------------|------------------------|---------------------------|------------------------|
| 5 | \$ 59 | 30 | \$562 |
| 10 | 151 | 35 | 623 |
| 15 | 259 | 40 | 679 |
| 20 | 441 | 45 | 732 |
| 25 | 501 | | |

*For explanation, see contract on face of the Policy.

20-Payment Life Rate Endowment.

OPTION POLICY.

No. 12345.

AMOUNT, \$10,000.

THE UNION CENTRAL LIFE INSURANCE CO.

AGE, 35.

PREMIUM, \$340.80.

In Consideration of the statements made in the application for this Policy, which application is part hereof, and of the annual payment of the sum of *Three Hundred Forty and 80-100* Dollars, at the Home Office of the Company, on or before the *fifteenth* day of *March*, at noon in every year during the term of twenty years from date hereof, and of the payment when due of any and all notes given for premiums or parts of same, does insure the life of *Joseph B. Alexander*, of *Cincinnati*, in the County of *Hamilton*, in the State of *Ohio*, in the amount or *Ten Thousand* Dollars, for the term of *his* natural life or until prior maturity, for the benefit of the insured, if living at the maturity of this Policy. In case of the death of the insured prior to such maturity, said amount of insurance shall be payable to *Mary Bennett Alexander*, *his* wife, if living, otherwise to the executors, administrators, or assigns of the insured within sixty days after the receipt of satisfactory proofs of death, the balance of the year's premium, if any, and all other indebtedness to the Company, being first deducted.

After three years' premiums have been paid, except in case of failure to pay at maturity a premium note, the Company will upon legal surrender of this contract while in force, and the payment of all outstanding premium notes, issue a paid-up, non-participating Life Policy for the amount named in table "A" on the following page. In case of default for non-payment of premium after three years, and no legal surrender having been made, the insured having paid at maturity all notes given for premiums, then this policy shall, without surrender, but upon payment of all outstanding premium notes, become a Paid-up Term Policy, without change of terms or conditions except as to the payment of premiums and participation in profits, and continue in force for such time as one annual premium on this Policy is contained in its Reserve Value according to the American four per cent. Table of Mortality, at the end of which time this contract shall cease. If the insured shall

die while the said Term Policy is in force, the amount of foreborne premiums, with interest at six per cent. shall be deducted from the sum insured.

The Company further agrees to pay to the insured the amount of said insurance at its office in the city of Cincinnati, Ohio, whenever the premiums paid on this Policy and its equitable proportion of the Company's profits combined, less its share of losses and expenses, equal the amount of the Policy.

It is further agreed, that, at the maturity of this Policy as an endowment, the insured or the legal holder hereof shall be paid the said sum of \$10,000 in cash.

Or, in lieu thereof, he may apply the said sum to the purchase of an annual income for life of \$839.40;

Or, he may apply the said sum to the purchase of a Paid-up Life Policy of \$16,310, with participation in profits, provided he shall at that time furnish a satisfactory medical examination.

Or, on surrender of this Policy, the Company will pay in cash, on the *Fifteenth* day of *March*, A. D., 1912, its entire reserve value according to the American four per cent. Table of Mortality, and its proportion of the Company's profits combined, at that date, provided this policy shall not have been terminated previously by lapse or death.

This Policy is issued and accepted upon the further conditions and agreements contained on the following page, which are made a part of this contract, and which contract shall be held and construed to have been made in the city of Cincinnati, Ohio.

In Witness Whereof, THE UNION CENTRAL LIFE INSURANCE COMPANY, by its President or Vice-President, and Secretary, signs this contract at Cincinnati, Ohio, this *15th* day of *March*, one thousand eight hundred and ninety.

E. P. MARSHALL,
Secretary.

JOHN M. PATTISON,
President.

CONDITIONS AND AGREEMENTS.

First.—This Policy shall not be valid or binding until the first premium is paid to the Company, or its authorized Agent, and the receipt hereto attached countersigned by the Company's Agent, and delivered during the life-time of the insured; and all premiums, or notes, or interest upon notes given the Company for premiums, shall be paid on or before the days upon which they become due, at the Company's office in the City of Cincinnati, or to the authorized Agent of the Company, he producing a receipt therefor, signed by the President, Vice-President or Secretary.

Second.—The insured shall not, without the written consent of the Company, own or be employed in a liquor saloon, or personally engage in blasting, mining or sub-marine operations, or serve in any capacity on any vessel, boat, or railway train, (except conductors and brakemen on passenger trains,) or in the production of highly inflammable or explosive substances, or enter any military or naval service whatsoever, the militia excepted.

Third.—In case the insured shall become a drunkard, or have delirium tremens, or shall die in consequence of his violation of law, this policy shall become null and void.

Fourth.—Self-destruction by the insured, whether sane or insane, within three years from the date hereof, will avoid this Policy.

Fifth.—Should the insured die during or by reason of the violation of any of the conditions and agreements specified above in paragraphs 2, 3 and 4, then the Reserve value only of this Policy, at the time of death, calculated by the American four per cent. Table of Mortality, shall be paid.

Sixth.—Upon the violation of any of the foregoing conditions, this Policy shall be null and void, without action on the part of the Company, or notice to the insured or beneficiary, and all payments made hereon, and all accrued surplus or profits shall be forfeited to the Company, excepting as provided in the foregoing fifth paragraph.

Seventh.—No suit to recover under this Policy shall be brought after one year from the death of the insured.

Eighth.—After three years from the date of this Policy it shall be incontestable for any cause except the violation of the above conditions regarding the occupation of the insured, his becoming a drunkard or having delirium tremens, non-payment of premium or of notes given for same, or interest thereon, and misstatements as to age. But, should the age of the insured by mistake be incorrectly stated, the amount payable hereunder shall be such proportion of the sum insured as the premium paid bears to the required premium at the correct age of the insured,

TABLE "A."—Amount of Paid-up Policy which will be granted in lieu of this policy, if surrendered while in force.

| | | | |
|--------------------|--------|--------------------|---------|
| After 3 years..... | \$ 990 | After 7 years..... | \$2,260 |
| " 4 " | 1,310 | " 8 " | 2,570 |
| " 5 " | 1,640 | " 9 " | 2,870 |
| " 6 " | 1,950 | " 10 " | 3,170 |

The amounts for Table "A" increase beyond ten years in like proportion, and, if desired, will be given on application to the Company.

TABLE "B."—The Company will loan on this Policy, as collateral security, any amount not exceeding that named in the table below, and corresponding to the number of annual cash premiums paid.

| | | | |
|--------------------|--------|--------------------|---------|
| After 3 years..... | \$ 455 | After 7 years..... | \$1,153 |
| " 4 " | 620 | " 8 " | 1,346 |
| " 5 " | 790 | " 9 " | 1,546 |
| " 6 " | 968 | " 10 " | 1,753 |

The amount loaned after the expiration of ten years will be given, if desired upon application to the Company.

LIST OF PRIVILEGES.

DETAILS OF THESE WILL BE FOUND IN THE POLICY.

Policy incontestable after three years, except as above stated.

Paid-up Policy after three years, or cash loan as in Table "B."

Policy continued for full amount after three years.

Freedom of travel and residence from date of issue.

Cash at maturity, or death, for full amount of the face of the Policy,

Or, the entire Reserve and all profits at the end of estimated time of maturity.

Or, an Annuity for life.

Or, a paid-up Policy, with profits payable annually in cash, if the insured is in good health.

Or, if preferred, when Policy matures, one-half in cash, and paid-up Policy for the other half, if the insured is in good health.

APPLICATION.

I hereby agree and warrant that should the Company issue a Policy upon this application, its interests shall not be affected by verbal statements made to its agents or others, or by the knowledge of such agent, but that it shall be affected only by the statements herein made, which it is agreed shall be deemed true, full and correct as facts upon which, as such facts, said Company shall issue the Policy here applied for, if one is issued hereon.

I hereby further declare that I have read and understand all the above questions put to me by the Medical Examiner, and the answers thereto, and that the same are true and that I am the same person described as above, and I hereby, for myself and for all others who may in any event have, or claim, any interest in the insurance hereby applied for, do request and authorize any physician or person having any knowledge or information, acquired professionally or otherwise, touching matters herein referred to or involved, and also as to any disease or sickness I may have hereafter, to disclose the same fully, at any time, at the instance of the said Insurance Company, hereby waiving any privilege that may be supposed to be connected therewith.

**20-Payment Life Non-Forfeiting Free Tontine
Policy, 20-Year Period.**

No. 799,999.

AMOUNT, \$10,000.

THE UNION MUTUAL LIFE INS. CO.

OF PORTLAND, MAINE.

In Consideration of the written and printed application for this Policy, which is made a part of this contract, and of the payment in advance of *Three Hundred and Fifty* Dollars and of the payment of the same amount yearly thereafter, at the office of the Company, in Portland, Maine, on the *fifteenth* day of *March* in every year (provided that when premiums for *twenty* full years shall have been duly paid to said Company no further premiums will be required), does promise to pay to *Randolph P. Boardman*, his executors, administrators or assigns, at the office of the Company in the city of Portland, Maine, *Ten Thousand* Dollars, upon satisfactory proofs of the death of said *Randolph P. Boardman*, of *Philadelphia*, in the County of *Philadelphia*, State of *Pennsylvania*.

Portland, Maine, *March eleventh, 1891.*

ARTHUR L. BATES,
Secretary.

JOHN E. DEWITT,
President

NOTE.—No person except the President, Secretary or Assistant Secretary is authorized to make, alter or discharge Contracts or waive Forfeitures.

LIST OF RIGHTS.

(The details of which will be found in the application.)

That in the payment of premiums upon this Policy, falling due within the Tontine period, a grace shall be allowed of one month, and if the insured die during the month the premium will be deducted from the amount payable under this Policy.

This Policy becomes incontestable two years from its date of issue.

It provides in case of lapse after the payment of three full years premiums in cash for :

1. The benefit of the **Maine Non-Forfeiture Law**, or
2. A Paid-up Policy for not less than as many *twentieths* of the original Policy as complete years premiums have been paid.

It grants freedom of residence, travel and occupation after one year.

It gives to *Randolph P. Boardman* a choice of six methods of settlement upon the completion of the Tontine Period, on the *fifteenth* day of *March, nineteen hundred and eleven*, namely :

1. The surrender of the Policy for its full value (consisting of the entire Reserve amounting to *\$5,393.10, Five Thousand Three Hundred Ninety-Three and 10-100* Dollars, together with the surplus then apportioned by the Company), either in 1, Cash ; 2, Paid-up Insurance ; 3, A Life Annuity.
2. The continuance of the Policy and the withdrawal of the accumulated surplus, either in 1, Cash ; 2, Paid-up Insurance ; 3, An Annuity.

ARTHUR L. BATES,
Secretary.

JOHN E. DEWITT,
President.

APPLICATION FOR NON-FORFEITING FREE TONTINE POLICY.

I hereby apply to the UNION MUTUAL LIFE INSURANCE COMPANY of Portland, Maine, for \$10,000 of insurance on my life, on the plan described in the "rights" below, and known as the Non-Forfeiting Free Tontine.

RIGHTS.

I. INCONTESTABILITY.

After two years from the date of issue, the only conditions which shall be binding upon the holder of the policy are, that he shall duly pay the premiums and observe the regulations of the Company, as to age and service in war. In all other respects, if the policy matures after the expiration of the said two years, the policy shall be **INDISPUTABLE**.

II. NON-FORFEITURE.

In case of lapse for non-payment of premiums after the payment of three full years' premiums in cash, the policy is entitled to the benefit of the Maine Non-Forfeiture Law; or, on written demand made within sixty days after such lapse, with a surrender of the policy at the Company's Home Office, the full sum provided in said Law to be used for the extension of said policy, will be applied as a single premium to the purchase of a paid-up policy without participation in profits; provided however, that in *all* Limited Payment Life and Endowment Policies, such paid-up policy shall be *not less* than such proportion of the original policy as the number of full years' premiums paid bears to the total number required.

III. FREEDOM OF TRAVEL AND OCCUPATION.

After one year from the date of issue of the policy, there shall be no restrictions upon travel, residence or occupation, except that military service in time of war is forbidden unless a written permit has been previously obtained. In case of death from service in war without such written permit, the net reserve of the policy (computed according to the Combined Experience or Actuaries Table of Mortality, with interest at four per centum per annum) will be paid.

IV. FACILITY IN MAKING PAYMENTS.

All premiums are due at the office of the Company, in the city of Portland, Maine, at the date named in the policy; but at the pleasure of the Company, suitable persons may be authorized to receive such payments at other places, but only on the production of the Company's receipt therefor, signed by the President, Secretary, or Assistant Secretary. During the Tontine Period, however, in the payment of premiums a grace shall be allowed of one month, and if the insured die during the month the premium will be deducted from the amount payable under the policy. No payment made to any person except in exchange for the official receipt will be recognized by the Company, or be deemed by either party as valid payment. No agent nor any other person except the President, Secretary, or Assistant Secretary, in writing, has power to alter or change in any way the terms of the policy contract. Although the contract is based on the receipt of premiums annually in advance, the premium may be made payable in semi-annual or quarterly installments, but in such

UNION MUTUAL LIFE INSURANCE COMPANY.

case that part of the full year's premium, if any, which remains unpaid at the maturity of the contract shall be deducted from the amount of the claim.

V. ADMISSION OF AGE.

The age of the person upon whose death the policy matures will be admitted in advance by the Company on due proof, and after being thus admitted, no deduction shall be made to adjust the amount of insurance, which at the correct age would have been purchasable with the premium paid.

VI. TONTINE PROFITS.

At the end of the Tontine Period, if the insured be then living, and the policy is in full force by the payment of premiums, the policy shall participate in the accumulated surplus derived from policies on the Non-Forfeiting Free Tontine plan, both existing and discontinued, as may then be apportioned by the Company.

VII. OPTIONS AT THE END OF THE TONTINE PERIOD.

The policy may then be surrendered for its full value, consisting of the entire RESERVE and the SURPLUS then apportioned by the Company—

- Either in 1. CASH,
or, 2. PAID-UP INSURANCE.
or, 3. AN ANNUITY FOR LIFE.

Or, if the policy is not an Endowment maturing at the end of the Tontine Period, it may be continued and the Surplus taken—

- Either in 1. CASH,
or, 2. PAID-UP INSURANCE,
[To be added to the Policy.]
or, 3. AN ANNUITY,
[To reduce or extinguish premiums if still payable.]

Or, if the policy is issued upon Class B plan—

- Either in 1. CASH,
or, 2. ANNUITY.

MAINE NON-FORFEITURE LAW.

| Number of years prem- iums paid in cash before lapse. | Insurance under this Policy secured for | | Number of years prem- iums paid in cash before lapse. | Insurance under this Policy secured for | |
|---|--|-------|---|--|-------|
| | Years. | Days. | | Years. | Days. |
| 3 | 7 | 257 | 12 | 28 | 103 |
| 4 | 10 | 124 | 13 | 30 | 317 |
| 5 | 12 | 327 | 14 | 33 | 135 |
| 6 | 15 | 120 | 15 | 35 | 304 |
| 7 | 17 | 233 | 16 | 38 | 124 |
| 8 | 19 | 301 | 17 | 40 | 358 |
| 9 | 21 | 325 | 18 | 43 | 356 |
| 10 | 23 | 311 | 19 | 47 | 319 |
| 11 | 25 | 236 | 20 | PAID UP. | |

In cases where figures of results beyond 20 years premiums are required, they will be furnished upon written application to the Company.

APPLICATION.

Is it agreed, in consideration of the *rights* as to Non-Forfeiture stated on the reverse side of this application, that all right or claim to any other value or extension than that provided in the said *rights*, are hereby specifically waived and relinquished, whether required by the statute of any State or not; and that, at the end of the Tontine period, for all paid-up insurance in excess of the amount of the original policy, or issued in lieu of a matured Endowment, a satisfactory medical certificate shall be furnished to the Company?

Is it agreed that for one year after the date of issue of the Policy, travel and residence within Mexico and the Tropics, and engagement in any of the following occupations or employments: Blasting, mining, submarine labor, aeronautic ascensions, the manufacture, handling or transportation of inflammable or explosive substances, service upon any railroad train, or in switching, or in coupling cars, or on any steamboat, or other vessel or boat, will render the Policy void; and that self-destruction, sane or insane, and death in consequence of violation of law, within one year from the date hereof, are not risks assumed by the company in the contract?

It is hereby agreed that all the foregoing statements and answers, as well as those made, or to be made, to the Company's Medical Examiner are warranted to be true, and are offered to the Company as a consideration of the contract, which shall not take effect until the first premium shall have been paid during the life and good health of the person herein proposed for insurance.

Continuable Policy.

No. 189,674.

AMOUNT, \$10,000.

THE UNITED STATES LIFE INSURANCE CO.

IN THE CITY OF NEW YORK.

AGE, 35.

PREMIUM, \$154.10.

In Consideration of the statements and agreements in the Application for this Policy on the life of *John Doe* (hereinafter called the Insured), which are made part of this Contract, and in

FURTHER CONSIDERATION of the payment of the *annual* premium of *One Hundred Fifty-four* Dollars and *Ten* cents, on or before the *First* day of *July* in every year during the continuance of this Contract :

DOES HEREBY PROMISE TO PAY, at its office in New York City, to *Sarah Doe* (hereinafter called the Assured), if living, if not living, then to the Executors, Administrators or Assigns of the Insured, the sum of *Ten Thousand* Dollars (less the balance of the year's premium, if any, and any other indebtedness to the Company), within sixty days after receipt at its said office of satisfactory proofs, upon the Company's blanks, of the death of the Insured within the period of *10* years ending on the *First* day of *July*, nineteen hundred, at noon ; upon the conditions and agreements on the back hereof, which are made part of this Contract.

In Witness Whereof, The said Company has, by its President and Secretary, signed this Policy at its office in New York City, the *First* day of *July*, eighteen hundred and ninety.

C. P. FRALEIGH,
Secretary.

GEO. A. BURFORD,
President.

UNITED STATES LIFE INSURANCE CO.

CONDITIONS AND AGREEMENTS REFERRED TO IN THE WITHIN POLICY.

1. All premiums are payable in New York City at the Company's office. This Policy shall take effect only upon actual payment of the first premium hereon, and delivery of this Policy to the assured (during the life-time and sound health of the insured), in exchange for the Company's receipt for said payments signed by the President, Secretary, Assistant Secretary, or Actuary. Failure to make payment of any subsequent premium either to the Company or to a duly authorized agent in exchange for receipt signed as above, will render this contract null and void, *except* that:

2. After being in force three full years, an extended insurance shall be allowed in accordance with the requirements of Chapter 347 of the Laws of 1879, of New York.

3. In case of understatement of age, the amount payable shall be the insurance that the actual premium paid would have purchased at the true age of the insured. Any other breach of warranty or untrue or incomplete statement made in the application for this Policy will render this contract null and void, provided that discovery of the same must be made and communicated to the insured within two years from the date hereof.

4. Within two years from the date hereof, death by suicide; impairment of health by narcotics or stimulants; travel or residence within the Torrid Zone; engagement in blasting, mining, or sub-marine labor; manufacturing, handling, or transporting inflammable or explosive substances; service upon any vessel or boat; or engagement in military or naval service in time of war, shall render this contract null and void.

5. This Company shall not take notice of any assignment of this policy, until a duplicate-original of such assignment be delivered to it at its office in New York City.

6. This insurance is renewable, at the end of the specified period (under a new policy for same amount and of like tenor as this policy, or for same amount under any form of policy then issued by this Company), at the option of the holder hereof, without medical examination, provided the holder hereof makes written application for such new policy, and, by a proper instrument in writing, surrenders this Policy to the Company, at its said office, while in force, and pays the premium upon such new policy according to the terms thereof. The legal holder or holders of this Policy may, without medical examination, change this Policy at any time during its continuance in force to any other plan issued by said Company at such time, by payment to the Company of a sum equal to the difference in premiums, with interest at the rate of four per cent. per annum compounded.

7. The said Company agrees, in case the life insured survive to the end of the specified period, if this Policy be then in full force, to pay to the said *John Doe* the dividend apportioned to this Policy from its profits by said Company.

C. P. FRALEIGH,
Secretary.

GEORGE H. BURFORD,
President.

APPLICATION.

It is hereby declared and agreed: 1st, that all the statements and answers in this application are hereby warranted to be true, full and complete, and that this application and declaration shall, with the Policy herein applied for, alone constitute the contract between me and the UNITED STATES LIFE INSURANCE COMPANY in the City of New York, and no information or statement, unless contained in this application, made, given, received or required by any person at any time shall be binding on the Company. 2d, that no person other than the President, together with the Secretary, & Actuary, shall have power to alter or waive any contract or condition on behalf of the Company. 3d, that in any distribution of profits or surplus, the determination by the Company of the amount to be apportioned to any Policy issued upon this application, shall be and hereby is ratified and accepted. 4th, that the whole or any part of the risk herein proposed may be re-insured. 5th, that this application, its statements, representations and agreements, together with all the conditions and stipulations contained in the Policy hereby applied for, shall be binding on me and on any future legal holder of this Policy.

8. If a Term Policy, or a non-participating Policy be selected does the person agree that the only form of surrender equity shall be an extension of the original insurance as provided for in chapter 347 of the Laws of New York of 1879?

SURVIVORSHIP DISTRIBUTION POLICY.

20-Payment Life 20-Year Period.

No. 123,456.

INCORPORATED 1860.

AGE, 35.

THE WASHINGTON LIFE INSURANCE CO.

OF THE CITY OF NEW YORK.

AMOUNT, \$10,000.

PREMIUM, \$350.00.

This Policy of Insurance Witnesseth, That THE WASHINGTON LIFE INSURANCE COMPANY, in consideration of the representations made to them in the application for this Policy, and of the sum of *Three Hundred and Fifty Dollars*, to them duly paid by the assured, under this Policy, to-wit: *Jane Holmes*, wife of *Austin Holmes*, of *Chattanooga*, in the County of *Hamilton*, State of *Tennessee*, and of the annual premium of *Three Hundred and Fifty Dollars*, to be paid on or before the *first day of June*, in every year during the continuance of this Policy, until she shall have paid *Twenty* full year's premiums, the last payment to be made on the *first day of June*, in the year nineteen hundred and *nine*, DO INSURE the life of the said *Austin Holmes* for the sole use of said assured, in the amount of *Ten Thousand Dollars* for the term of his natural life, with participation in profits, as within provided.

AND THE SAID COMPANY DO HEREBY PROMISE AND AGREE, to pay the amount of the said insurance at their office in the City of New York, to the said assured, for her sole use, if living, and, if not living, to the children of *Jane and Austin Holmes*, or their guardian, if under age, for their use, or if there be no such surviving children, then to the executors, administrators, or assigns of the said *Austin Holmes*, in conformity with the statute of the State of New York, in sixty days after due notice and satisfactory proof of the death, during the continuance of this Policy, of the said person whose life is hereby insured as above, the balance of the year's premium, if any, and any other indebtedness on account of this Policy being first deducted therefrom.

THIS POLICY is issued and accepted by the assured upon the conditions and agreements printed by the Company on the inside of this Policy, and such conditions and agreements are referred to and accepted by the assured as part of this contract, and it is

agreed that they shall have the same force and effect as if printed in full over the signatures hereto.

In Witness Whereof, the said THE WASHINGTON LIFE INSURANCE COMPANY have, by their President and Secretary, signed and delivered this contract, at the City of New York. this *first day of June*, one thousand eight hundred and *ninety*.

WM. HAXTUN,
Secretary.

W. A. BREWER, JR.,
President.

No person except the President, Vice-President, or Secretary is authorized to make, alter, or discharge contracts, or to waive forfeitures.

CONDITIONS AND AGREEMENTS REFERRED TO AND FORMING PART OF THIS POLICY.

1st. The person whose life is hereby insured is permitted to travel or reside in any part of the Continent of North America, north of the Tropic of Cancer, or in any part of Europe.

2d. If the said person whose life is hereby insured shall pass beyond the aforesaid limits, or shall enter any military or naval service whatsoever (the militia when not in actual service excepted), without the consent of this Company previously given in writing; or if any of the statements or declarations made in the application for this Policy, upon the faith of which this Policy is issued, shall within two years from the date hereof be found in any respect untrue; or if the said premiums shall not be paid on or before the days above mentioned for the payment thereof at the office of the Company in the City of New York (unless otherwise expressly agreed in writing), or to agents when they produce receipts signed by the President or Secretary, then, in any and every such case, the said Company shall not be liable for the payment of the sum insured, or any part thereof, and this Policy shall be null and void and shall cease and determine, except only in the case of the due surrender of this Policy as herein provided.

3d. Notwithstanding this Policy shall lapse and become forfeited for the non-payment of any premium upon the day upon which the same shall fall due, according to the terms thereof as hereinbefore contained, yet, after the payment of three annual premiums, and upon demand made with surrender of this Policy within six months after such lapse by such non-payment, this Company will issue a non-participating Paid-up Policy for as many twentieth parts of the original amount hereby insured as there shall have been complete annual premiums paid; and the paid-up insurance purchased by such surrender of this Policy shall be payable at the same time and under the same conditions, except as to the payment of premiums, and the guarantee of the full reserve as a cash value, as the original Policy.

The above is determined and agreed by the Company and the assured as full compliance with the terms of chapter 347 of the Laws of New York of 1879.

4th. It is understood and agreed that this Policy, if in force at the end of twenty years from its date, shall be entitled to its share in the "Survivorship Distribution" made by the Board of Directors at that time; but that within said period of twenty years, this Policy shall not be entitled to any distribution whatever. After the expiration of *twenty years* from its date, this Policy shall be entitled to its share in each subsequent annual distribution so long as it remains in force.

5th. This Policy shall not lapse by non-payment of premium when due, until the period shall have expired, for which the cash dividends declared and standing at its credit at the time of such non-payment will pay the premium at the rate called for in this Policy; and when such period shall have expired, this Policy shall lapse and become forfeited. The Company will, however, without requiring further medical examination, accept a past due premium, provided no other condition of the Policy has been violated, and such premium be tendered within the period thus protected by cash dividends; and should the

WASHINGTON LIFE INSURANCE CO.

party insured die within said period, the Company will pay the amount of this Policy, whether the premium past due has been tendered, or not. Surrender of the Policy only will supersede these concessions.

6th. If this Policy should be assigned or held as security, written notice shall at once be given to this Company by the assignor; and due proof of interest produced at the maturity of the Policy.

7th. Residence, travel and occupation are unrestricted after two years from the date hereof and this Policy will then be *incontestable*, except for non-payment of premium.

8th. This Policy may be surrendered to the Company at the end of fifteen years from the date of issue, or at the end of any subsequent quinquennial period, and the Company will pay therefor in cash the full reserve, computed by the American Table of Mortality, and four per cent. interest, in accordance with the table on the back of this Policy, together with any unused dividends standing at the credit of this Policy. The Company will not pay such cash value at any other times or dates.

9th. If at the death of the party insured, it is found that the age was understated in the application, then this Company shall be liable only for the proportion of the sum insured which would be covered by the premium actually paid.

FULL RESERVE ON THIS POLICY, IF IN FORCE AT THE END OF

| FIFTEEN YEARS. | TWENTY YEARS. | TWENTY- FIVE YEARS. | THIRTY- YEARS. | THIRTY- FIVE YEARS. | FORTY YEARS. |
|-------------------|------------------|------------------------|-------------------|------------------------|-----------------|
| \$3,530 | \$5,270 | \$5,900 | \$6,560 | \$7,190 | \$7,770 |

Combination Policy.

No. 234,561

INCORPORATED 1860.

AGE, 35.

THE WASHINGTON LIFE INSURANCE CO.

OF THE CITY OF NEW YORK.

AMOUNT, \$10,000

PREMIUM, \$585.30.

This Policy of Insurance Witnesseth, That the WASHINGTON LIFE INSURANCE COMPANY, in consideration of the representations made to them in the application for this Policy, and of the sum of *Five Hundred and eighty-five Dollars and thirty cents*, to them duly paid by the assured, under this Policy, to-wit: *Warren Harme*, of *Cincinnati*, in the County of *Hamilton*, State of *Ohio*, and of the annual premium of *Five Hundred and eighty-five Dollars and thirty cents*, to be paid on or before the *first day of January* in every year for twenty years from the date hereof: do insure the life of the said *Warren Harme*, for the sole use of said assured, in the amount of *Ten Thousand Dollars* with participation in profits.

And the said Company do hereby promise and agree to pay the amount of the said insurance at their office in the City of New York, to the said assured *or his assigns* on the *first day of January*, one thousand *nine hundred and nine*, or should he die before that time, to pay in like manner, in sixty days after due notice and satisfactory proof of *his death*, to *Anna Harme*, wife of the said assured, if living, but if not living, then to the executors, administrators, or assigns of the said *assured*, the balance of the year's premium, if any, and any other indebtedness on account of this Policy, being first deducted therefrom.

Should the person whose life is hereby insured survive the maturity and payment of the endowment, this Policy shall then become a non-participating paid-up Policy for *Five Thousand Dollars*, payable upon the death of the person whose life is hereby insured, as above provided.

This Policy is issued and accepted by the assured upon the conditions and agreements printed by the Company on the inside of this Policy, and such conditions and agreements are referred to and accepted by the assured as a part of this contract, and it is agreed that they shall have the same force and effect as if printed in full over the signatures hereto.

In Witness Whereof, the said THE WASHINGTON LIFE INSURANCE COMPANY have, by their President and Secretary, signed and delivered this contract, at the City of New York, this *first day of January*, one thousand eight hundred and eighty-nine.

WM. HAXTUN,
Secretary.

W. A. BREWER, JR.,
President.

APPLICATION.

Do you agree not to reside or travel south of the Tropic of Cancer, and not to engage in blasting or mining, or as a brakeman on a railroad, or in switching or coupling railroad cars, or in service upon any steam or other vessel during the next two years following the date of issue of the Policy for which application is made, without first obtaining written permission from this Company?

It is hereby declared, that the above are fair and true answers to the foregoing questions, and it is acknowledged and agreed by the undersigned, that such answers are material, and that the above statement shall form the basis of the contract for insurance, and also, that any untrue answers, any suppression of facts in regard to the Party's health, or neglect to pay the premium on or before the day it becomes due, will render the Policy null and void, and forfeit all payments made thereon; also, that the Policy of insurance hereby applied for, shall not be binding upon this Company, until the amount of premium as stated therein shall be received by said Company, or some authorized agent thereof, during the lifetime of the party therein insured.

And it is understood and agreed as follows: that the paid-up insurance purchased in accordance with Chapter 347, of the laws of New York, of 1879, by the surrender of the Policy issued upon this application, shall be payable at the same time, and under the same conditions, except as to the payment of premiums, as the original Policy, provided and agreed, however, that any voluntary application by the Company of the cash dividends as hereinafter mentioned, shall, as relates to action under said statute, be taken into consideration in computing the amount of said paid-up insurance; the above is determined and agreed by the Company and the assured as a full compliance with the terms of said statute, but independently thereof, and having no relation thereto, but as a voluntary and additional concession to the insured under this application, the Company will, after the lapse and forfeiture of the Policy by non-payment of any premium falling due and unpaid, pay to the assured the amount of the Policy, should the party insured die at any time after such lapse and forfeiture within a period in which, proportionately, such Policy might have been held in force had the amount of any earned and unpaid cash dividends been paid in to the Company, and received by it as payment on account of premium.

AETNA LIFE OF HARTFORD, CONN.

**Largest Amount of Insurance it will write on a Single Life, \$25,000.
Premiums for each \$1,000 Insurance.**

| Age at Issue of Policy. | LIFE. | | | | | ENDOWMENT, CONTINUOUS ANNUAL PREMIUMS. | | | | | |
|-------------------------|-----------------------------|---------------------|---------------------|---------------------|--------------------------|---|-----------|-----------|-----------|-----------|-----------|
| | Continuous Annual Premiums. | 10 Annual Premiums. | 15 Annual Premiums. | 20 Annual Premiums. | Single Payment Premiums. | 10 Years. | 15 Years. | 20 Years. | 25 Years. | 30 Years. | 35 Years. |
| 20 | \$17.80 | \$5.03 | \$6.95 | \$8.10 | \$265.17 | \$5.33 | \$1.63 | \$45.02 | \$35.31 | \$29.10 | \$24.94 |
| 21 | 18.20 | 5.69 | 7.46 | 8.59 | 270.07 | 5.39 | 1.70 | 45.10 | 35.41 | 29.22 | 25.10 |
| 22 | 18.62 | 6.38 | 8.00 | 9.05 | 275.11 | 5.45 | 1.77 | 45.19 | 35.52 | 29.36 | 25.27 |
| 23 | 19.06 | 7.09 | 8.55 | 9.54 | 280.38 | 5.51 | 1.85 | 45.29 | 35.63 | 29.50 | 25.46 |
| 24 | 19.51 | 7.82 | 9.13 | 10.04 | 285.79 | 5.58 | 1.94 | 45.39 | 35.76 | 29.66 | 25.66 |
| 25 | 19.99 | 8.58 | 9.72 | 10.55 | 291.39 | 5.65 | 2.03 | 45.50 | 35.89 | 29.83 | 25.87 |
| 26 | 20.49 | 9.37 | 10.34 | 11.09 | 297.17 | 5.73 | 2.12 | 45.61 | 36.04 | 30.02 | 26.11 |
| 27 | 21.01 | 10.18 | 10.97 | 11.65 | 303.15 | 5.81 | 2.22 | 45.74 | 36.19 | 30.22 | 26.36 |
| 28 | 21.56 | 11.02 | 11.64 | 12.23 | 309.32 | 5.89 | 2.33 | 45.87 | 36.36 | 30.44 | 26.64 |
| 29 | 22.13 | 11.90 | 12.32 | 12.83 | 315.70 | 5.98 | 2.44 | 46.01 | 36.54 | 30.67 | 26.94 |
| 30 | 22.73 | 12.80 | 13.03 | 13.45 | 322.38 | 6.08 | 2.55 | 46.16 | 36.74 | 30.93 | 27.27 |
| 31 | 23.36 | 13.73 | 13.76 | 14.10 | 329.08 | 6.18 | 2.68 | 46.32 | 36.96 | 31.21 | 27.63 |
| 32 | 24.02 | 14.70 | 14.52 | 14.78 | 336.10 | 6.28 | 2.81 | 46.50 | 37.20 | 31.52 | 28.01 |
| 33 | 24.71 | 15.70 | 15.31 | 15.48 | 343.33 | 6.39 | 2.95 | 46.69 | 37.46 | 31.86 | 28.44 |
| 34 | 25.44 | 16.73 | 16.13 | 16.21 | 350.81 | 6.50 | 3.11 | 46.90 | 37.74 | 32.23 | 28.90 |
| 35 | 26.21 | 17.80 | 16.98 | 16.97 | 358.53 | 6.63 | 3.28 | 47.14 | 38.06 | 32.63 | 29.40 |
| 36 | 27.01 | 18.90 | 17.87 | 17.77 | 366.50 | 6.76 | 3.46 | 47.40 | 38.40 | 33.07 | 29.95 |
| 37 | 27.86 | 20.05 | 18.79 | 18.60 | 374.73 | 6.90 | 3.67 | 47.69 | 38.78 | 33.56 | 30.54 |
| 38 | 28.76 | 21.24 | 19.75 | 19.47 | 383.23 | 7.05 | 3.90 | 48.01 | 39.20 | 34.09 | 31.19 |
| 39 | 29.71 | 22.48 | 20.76 | 20.39 | 392.02 | 7.23 | 4.16 | 48.37 | 39.67 | 34.68 | 31.91 |
| 40 | 30.71 | 23.77 | 21.81 | 21.35 | 401.10 | 7.43 | 4.46 | 48.77 | 40.19 | 35.33 | 32.68 |
| 41 | 31.78 | 25.12 | 22.92 | 22.37 | 410.49 | 7.66 | 4.80 | 49.22 | 40.77 | 36.05 | --- |
| 42 | 32.91 | 26.53 | 24.08 | 23.45 | 420.19 | 7.94 | 5.18 | 49.72 | 41.41 | 36.83 | --- |
| 43 | 34.11 | 28.01 | 25.30 | 24.58 | 430.22 | 8.25 | 5.61 | 50.28 | 42.12 | 37.70 | --- |
| 44 | 35.39 | 29.55 | 26.59 | 25.78 | 440.54 | 8.62 | 6.10 | 50.91 | 42.91 | 38.65 | --- |
| 45 | 36.74 | 31.15 | 27.93 | 27.04 | 451.13 | 9.02 | 6.63 | 51.60 | 43.77 | 39.69 | --- |
| 46 | 38.17 | 32.82 | 29.33 | 28.37 | 461.96 | 9.47 | 7.23 | 52.36 | 44.71 | --- | --- |
| 47 | 39.67 | 34.53 | 30.79 | 29.76 | 472.99 | 9.96 | 7.87 | 53.18 | 45.74 | --- | --- |
| 48 | 41.26 | 36.31 | 32.32 | 31.22 | 484.23 | 10.50 | 8.58 | 54.09 | 46.85 | --- | --- |
| 49 | 42.93 | 38.04 | 33.90 | 32.75 | 495.66 | 101.08 | 9.35 | 55.07 | 48.06 | --- | --- |
| 50 | 44.70 | 40.05 | 35.56 | 34.37 | 507.27 | 101.72 | 10.19 | 56.15 | 49.37 | --- | --- |
| 51 | 46.56 | 42.01 | 37.30 | 36.07 | 519.06 | 102.41 | 11.12 | 57.32 | --- | --- | --- |
| 52 | 48.53 | 44.05 | 39.11 | 37.88 | 531.01 | 103.17 | 12.12 | 58.60 | --- | --- | --- |
| 53 | 50.61 | 46.16 | 41.00 | 39.75 | 543.10 | 104.00 | 13.22 | 59.99 | --- | --- | --- |
| 54 | 52.81 | 48.33 | 43.00 | 41.75 | 555.33 | 104.90 | 14.42 | 61.51 | --- | --- | --- |
| 55 | 55.14 | 50.61 | 45.09 | 43.86 | 567.70 | 105.89 | 15.74 | 63.17 | --- | --- | --- |
| 56 | 57.61 | 52.97 | 47.29 | 46.11 | 580.17 | 106.97 | 17.18 | --- | --- | --- | --- |
| 57 | 60.22 | 55.43 | 49.61 | 48.49 | 592.74 | 108.16 | 18.75 | --- | --- | --- | --- |
| 58 | 63.00 | 58.00 | 52.07 | 50.93 | 605.41 | 109.47 | 20.49 | --- | --- | --- | --- |
| 59 | 65.94 | 60.69 | 54.68 | 53.41 | 618.17 | 110.91 | 22.39 | --- | --- | --- | --- |
| 60 | 69.07 | 63.51 | 57.44 | 56.03 | 630.98 | 112.50 | 24.47 | --- | --- | --- | --- |

BERKSHIRE OF PITTSFIELD, MASS.

Largest Amount of Insurance it will write on a Single Life, \$20,000.

Premiums for each \$1,000 Insurance.

| Age at Issue of Policy. | LIFE. | | | | | ENDOWMENT, CONTINUOUS ANNUAL PREMIUMS. | | | | | |
|-------------------------|-----------------------------|---------------------|---------------------|---------------------|--------------------------|---|-----------|-----------|-----------|-----------|-----------|
| | Continuous Annual Premiums. | 10 Annual Premiums. | 15 Annual Premiums. | 20 Annual Premiums. | Single Payment Premiums. | 15 Years. | 20 Years. | 25 Years. | 30 Years. | 35 Years. | 40 Years. |
| 25 | \$19.80 | \$45.30 | \$33.70 | \$28.00 | \$318.30 | \$67.00 | \$48.00 | \$37.30 | \$30.60 | \$26.40 | \$23.70 |
| 26 | 20.30 | 46.20 | 34.40 | 28.60 | 324.60 | 67.25 | 48.20 | 37.40 | 30.80 | 26.70 | 24.10 |
| 27 | 20.90 | 47.10 | 35.10 | 29.20 | 331.20 | 67.50 | 48.40 | 37.60 | 31.10 | 27.00 | 24.50 |
| 28 | 21.50 | 48.10 | 35.80 | 29.90 | 337.90 | 67.40 | 48.50 | 37.80 | 31.40 | 27.30 | 24.90 |
| 29 | 22.10 | 49.20 | 36.60 | 30.50 | 344.90 | 67.60 | 48.70 | 38.10 | 31.70 | 27.70 | 25.30 |
| 30 | 22.80 | 50.20 | 37.40 | 31.20 | 352.10 | 67.70 | 48.90 | 38.40 | 32.00 | 28.10 | 25.80 |
| 31 | 23.40 | 51.30 | 38.20 | 32.00 | 359.50 | 67.90 | 49.10 | 38.70 | 32.40 | 28.60 | 26.40 |
| 32 | 24.20 | 52.40 | 39.10 | 32.70 | 367.20 | 68.10 | 49.40 | 39.00 | 32.80 | 29.10 | 27.00 |
| 33 | 24.90 | 53.60 | 40.00 | 33.50 | 375.10 | 68.30 | 49.60 | 39.30 | 33.20 | 29.60 | 27.60 |
| 34 | 25.70 | 54.80 | 40.90 | 34.30 | 383.30 | 68.50 | 49.90 | 39.70 | 33.70 | 30.20 | 28.30 |
| 35 | 26.60 | 56.10 | 41.90 | 35.10 | 391.70 | 68.70 | 50.30 | 40.10 | 34.20 | 30.80 | 29.00 |
| 36 | 27.40 | 57.40 | 42.90 | 36.00 | 400.40 | 69.00 | 50.60 | 40.60 | 34.80 | 31.50 | 29.80 |
| 37 | 28.40 | 58.70 | 44.00 | 36.90 | 409.40 | 69.30 | 51.00 | 41.10 | 35.40 | 32.30 | 30.70 |
| 38 | 29.30 | 60.10 | 45.10 | 37.90 | 418.65 | 69.60 | 51.40 | 41.60 | 36.10 | 33.10 | 31.60 |
| 39 | 30.40 | 61.60 | 46.20 | 38.90 | 428.30 | 70.00 | 51.90 | 42.20 | 36.90 | 34.00 | 32.60 |
| 40 | 31.60 | 63.10 | 47.40 | 40.00 | 438.30 | 70.40 | 52.50 | 42.90 | 37.70 | 35.00 | 33.70 |
| 41 | 32.70 | 64.70 | 48.70 | 41.10 | 448.45 | 70.90 | 53.10 | 43.70 | 38.60 | 36.00 | ----- |
| 42 | 33.90 | 66.40 | 50.00 | 42.30 | 459.10 | 71.40 | 53.70 | 44.50 | 39.60 | 37.20 | ----- |
| 43 | 35.20 | 68.10 | 51.40 | 43.60 | 470.00 | 72.00 | 54.50 | 45.40 | 40.70 | 38.40 | ----- |
| 44 | 36.50 | 69.90 | 52.90 | 45.00 | 481.30 | 72.70 | 55.30 | 46.50 | 41.90 | 39.80 | ----- |
| 45 | 38.10 | 71.80 | 54.40 | 46.40 | 492.85 | 73.40 | 56.30 | 47.60 | 43.20 | 41.30 | ----- |
| 46 | 39.60 | 73.80 | 56.00 | 47.90 | 504.70 | 74.20 | 57.30 | 48.80 | 44.70 | ----- | ----- |
| 47 | 41.30 | 75.80 | 57.70 | 49.50 | 516.75 | 75.10 | 58.40 | 50.10 | 46.20 | ----- | ----- |
| 48 | 43.10 | 77.90 | 59.50 | 51.10 | 529.15 | 76.10 | 59.60 | 51.60 | 47.90 | ----- | ----- |
| 49 | 45.00 | 80.10 | 61.30 | 52.90 | 541.50 | 77.10 | 60.90 | 53.10 | 49.70 | ----- | ----- |
| 50 | 47.10 | 82.30 | 63.20 | 54.80 | 554.20 | 78.30 | 62.30 | 54.80 | 51.60 | ----- | ----- |
| 51 | 49.20 | 84.70 | 65.20 | 56.70 | 567.10 | 79.60 | 63.90 | 56.70 | ----- | ----- | ----- |
| 52 | 51.50 | 87.10 | 67.30 | 58.70 | 580.10 | 80.90 | 65.60 | 58.70 | ----- | ----- | ----- |
| 53 | 53.90 | 89.60 | 69.50 | 60.90 | 593.35 | 82.40 | 67.40 | 60.80 | ----- | ----- | ----- |
| 54 | 56.60 | 92.20 | 71.90 | 63.20 | 606.70 | 84.10 | 69.40 | 63.20 | ----- | ----- | ----- |
| 55 | 59.40 | 94.90 | 74.30 | 65.60 | 620.15 | 85.90 | 71.60 | 65.70 | ----- | ----- | ----- |
| 56 | 62.40 | 97.70 | 76.90 | 68.30 | 633.85 | 87.80 | 74.00 | ----- | ----- | ----- | ----- |
| 57 | 65.70 | 100.60 | 79.60 | 71.10 | 647.55 | 90.00 | 76.60 | ----- | ----- | ----- | ----- |
| 58 | 69.00 | 103.70 | 82.50 | 74.10 | 661.40 | 92.50 | 79.40 | ----- | ----- | ----- | ----- |
| 59 | 72.80 | 106.90 | 85.60 | 77.30 | 675.35 | 94.90 | 82.50 | ----- | ----- | ----- | ----- |
| 60 | 76.50 | 110.20 | 88.80 | 80.70 | 689.35 | 97.70 | 85.80 | ----- | ----- | ----- | ----- |

CONNECTICUT GENERAL OF HARTFORD, CONN.

Largest Amount of Insurance it will write on a Single Life, \$10,000.

*** Premiums for each \$1,000 Insurance (Stock Rates.)**

| Age at Issue of Policy. | LIFE. | | | | ENDOWMENT, CONTINUOUS ANNUAL PREMIUMS. | | | | | |
|-------------------------|-----------------------------|---------------------|---------------------|---------------------|---|-----------|-----------|-----------|-----------|-----------|
| | Continuous Annual Premiums. | 10 Annual Premiums. | 15 Annual Premiums. | 20 Annual Premiums. | 10 Years. | 15 Years. | 20 Years. | 25 Years. | 30 Years. | 35 Years. |
| 20 | \$14.72 | \$32.46 | \$24.30 | \$20.64 | \$92.47 | \$57.70 | \$40.83 | \$31.13 | \$25.02 | \$20.96 |
| 21 | 15.05 | 33.00 | 24.73 | 21.02 | 92.50 | 57.73 | 40.88 | 31.19 | 25.09 | 21.06 |
| 22 | 15.37 | 33.60 | 25.16 | 21.40 | 92.54 | 57.77 | 40.93 | 31.25 | 25.17 | 21.16 |
| 23 | 15.69 | 34.20 | 25.64 | 21.76 | 92.57 | 57.81 | 40.98 | 31.32 | 25.25 | 21.27 |
| 24 | 16.07 | 34.83 | 26.12 | 22.19 | 92.60 | 57.86 | 41.04 | 31.39 | 25.35 | 21.40 |
| 25 | 16.50 | 35.53 | 26.60 | 22.62 | 92.64 | 57.91 | 41.10 | 31.47 | 25.45 | 21.53 |
| 26 | 16.93 | 36.20 | 27.14 | 23.05 | 92.68 | 57.96 | 41.17 | 31.56 | 25.56 | 21.68 |
| 27 | 17.36 | 36.92 | 27.68 | 23.52 | 92.73 | 58.02 | 41.24 | 31.65 | 25.69 | 21.85 |
| 28 | 17.85 | 37.67 | 28.27 | 24.03 | 92.78 | 58.08 | 41.32 | 31.76 | 25.83 | 22.04 |
| 29 | 18.32 | 38.49 | 28.86 | 24.56 | 92.83 | 58.15 | 41.41 | 31.87 | 25.99 | 22.24 |
| 30 | 18.87 | 39.29 | 29.50 | 25.10 | 92.89 | 58.23 | 41.51 | 32.00 | 26.16 | 22.47 |
| 31 | 19.40 | 40.15 | 30.15 | 25.69 | 92.95 | 58.31 | 41.62 | 32.15 | 26.35 | 22.72 |
| 32 | 20.00 | 41.06 | 30.85 | 26.28 | 93.02 | 58.40 | 41.74 | 32.31 | 26.57 | 23.00 |
| 33 | 20.58 | 42.04 | 31.60 | 26.93 | 93.10 | 58.50 | 41.87 | 32.49 | 26.81 | 23.32 |
| 34 | 21.28 | 43.00 | 32.35 | 27.57 | 93.18 | 58.61 | 42.02 | 32.69 | 27.07 | 23.66 |
| 35 | 21.98 | 44.02 | 33.11 | 28.27 | 93.27 | 58.73 | 42.18 | 32.91 | 27.37 | 24.04 |
| 36 | 22.74 | 45.10 | 33.97 | 29.02 | 93.37 | 58.87 | 42.37 | 33.16 | 27.70 | 24.47 |
| 37 | 23.50 | 46.23 | 34.83 | 29.80 | 93.48 | 59.02 | 42.57 | 33.44 | 28.07 | 24.94 |
| 38 | 24.34 | 47.40 | 35.74 | 30.58 | 93.61 | 59.19 | 42.81 | 33.75 | 28.49 | 25.45 |
| 39 | 25.20 | 48.64 | 36.70 | 31.45 | 93.74 | 59.38 | 43.07 | 34.10 | 28.93 | 26.03 |
| 40 | 26.17 | 49.93 | 37.68 | 32.36 | 93.89 | 59.60 | 43.36 | 34.50 | 29.44 | 26.66 |
| 41 | 27.20 | 51.22 | 38.75 | 33.32 | 94.06 | 59.84 | 43.69 | 34.93 | 30.00 | ----- |
| 42 | 28.28 | 52.62 | 39.82 | 34.30 | 94.26 | 60.11 | 44.06 | 35.42 | 30.63 | ----- |
| 43 | 29.40 | 54.08 | 41.00 | 35.37 | 94.48 | 60.42 | 44.48 | 35.97 | 31.33 | ----- |
| 44 | 30.64 | 55.63 | 42.24 | 36.50 | 94.72 | 60.76 | 44.95 | 36.59 | 32.10 | ----- |
| 45 | 31.92 | 57.24 | 43.48 | 37.67 | 95.00 | 61.16 | 45.48 | 37.27 | 32.95 | ----- |
| 46 | 33.32 | 58.91 | 44.87 | 38.91 | 95.33 | 61.61 | 46.07 | 38.03 | ----- | ----- |
| 47 | 34.83 | 60.63 | 46.27 | 40.40 | 95.70 | 62.11 | 46.74 | 38.88 | ----- | ----- |
| 48 | 36.39 | 62.46 | 47.78 | 41.71 | 96.11 | 62.68 | 47.48 | 39.83 | ----- | ----- |
| 49 | 38.10 | 64.40 | 49.45 | 43.21 | 96.58 | 63.31 | 48.31 | 40.88 | ----- | ----- |
| 50 | 39.93 | 66.38 | 51.38 | 44.82 | 97.11 | 64.02 | 49.24 | 42.04 | ----- | ----- |
| 51 | 41.87 | 68.48 | 53.53 | 46.55 | 97.70 | 64.82 | 50.26 | ----- | ----- | ----- |
| 52 | 43.90 | 70.63 | 55.73 | 48.38 | 98.35 | 65.70 | 51.40 | ----- | ----- | ----- |
| 53 | 46.12 | 73.00 | 58.10 | 50.31 | 99.09 | 66.68 | 52.67 | ----- | ----- | ----- |
| 54 | 48.53 | 75.73 | 60.63 | 52.40 | 99.90 | 67.77 | 54.07 | ----- | ----- | ----- |
| 55 | 51.17 | 78.85 | 63.16 | 54.40 | 100.81 | 68.99 | 55.62 | ----- | ----- | ----- |
| 56 | 54.07 | 81.64 | 65.70 | ----- | 101.83 | 70.33 | ----- | ----- | ----- | ----- |
| 57 | 57.25 | 84.50 | 68.45 | ----- | 102.95 | 71.83 | ----- | ----- | ----- | ----- |
| 58 | 60.57 | 87.55 | 71.45 | ----- | 104.20 | 73.50 | ----- | ----- | ----- | ----- |
| 59 | 64.12 | 90.73 | 74.78 | ----- | 105.59 | 75.34 | ----- | ----- | ----- | ----- |
| 60 | 67.94 | 94.08 | 78.25 | ----- | 107.13 | 77.38 | ----- | ----- | ----- | ----- |
| 61 | 71.74 | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- |
| 62 | 75.72 | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- |
| 63 | 80.03 | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- |
| 64 | 84.61 | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- |
| 65 | 89.46 | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- |

* While this company issues policies both upon the Mutual and Non-Participating plans, for five years past over ninety per cent. of its new issue has been upon the Stock or Non-Participating plan of insurance.

CONNECTICUT MUTUAL OF HARTFORD, CONN.

Largest Amount of Insurance it will write on a Single Life, \$50,000.
Premiums for each \$1,000 Insurance.

| Age at Issue of Policy. | LIFE. | | | | | | ENDOWMENT, CONTINUOUS ANNUAL PREMIUMS. | | | | | |
|-------------------------|-----------------------------|---------------------|---------------------|---------------------|---------------------|--------------------------|--|-----------|-----------|-----------|-----------|-----------|
| | Continuous Annual Premiums. | 10 Annual Premiums. | 15 Annual Premiums. | 20 Annual Premiums. | 25 Annual Premiums. | Single Payment Premiums. | 10 Years. | 15 Years. | 20 Years. | 25 Years. | 30 Years. | 35 Years. |
| 20 | \$18.00 | \$46.75 | \$34.00 | \$27.76 | \$24.12 | \$373.54 | 106.30 | \$67.79 | \$48.92 | \$37.92 | \$30.87 | \$26.10 |
| 21 | 18.40 | 47.43 | 34.50 | 28.17 | 24.48 | 377.36 | 106.34 | 67.83 | 48.97 | 37.98 | 30.95 | 26.20 |
| 22 | 18.80 | 48.13 | 35.02 | 28.60 | 24.86 | 382.33 | 106.37 | 67.88 | 49.03 | 38.05 | 31.03 | 26.31 |
| 23 | 19.23 | 48.86 | 35.55 | 29.04 | 25.26 | 387.46 | 106.41 | 67.92 | 49.08 | 38.12 | 31.12 | 26.44 |
| 24 | 19.67 | 49.60 | 36.11 | 29.50 | 25.66 | 392.74 | 106.45 | 67.97 | 49.14 | 38.20 | 31.22 | 26.57 |
| 25 | 20.14 | 50.38 | 36.68 | 29.98 | 26.08 | 398.20 | 106.49 | 68.02 | 49.21 | 38.28 | 31.34 | 26.72 |
| 26 | 20.63 | 51.18 | 37.27 | 30.47 | 26.52 | 403.83 | 106.53 | 68.08 | 49.28 | 38.38 | 31.46 | 26.88 |
| 27 | 21.15 | 52.00 | 37.88 | 30.98 | 26.98 | 409.63 | 106.58 | 68.14 | 49.36 | 38.48 | 31.59 | 27.06 |
| 28 | 21.69 | 52.86 | 38.51 | 31.51 | 27.45 | 415.61 | 106.63 | 68.21 | 49.45 | 38.59 | 31.74 | 27.26 |
| 29 | 22.26 | 53.74 | 39.17 | 32.06 | 27.95 | 421.78 | 106.69 | 68.28 | 49.54 | 38.71 | 31.91 | 27.49 |
| 30 | 22.85 | 54.65 | 39.84 | 32.62 | 28.46 | 428.14 | 106.75 | 68.36 | 49.64 | 38.85 | 32.10 | 27.74 |
| 31 | 23.48 | 55.59 | 40.54 | 33.21 | 29.00 | 434.70 | 106.82 | 68.45 | 49.76 | 39.00 | 32.30 | 28.01 |
| 32 | 24.14 | 56.56 | 41.27 | 33.83 | 29.58 | 441.45 | 106.90 | 68.55 | 49.89 | 39.18 | 32.54 | 28.32 |
| 33 | 24.84 | 57.56 | 42.02 | 34.47 | 30.14 | 448.41 | 106.98 | 68.65 | 50.03 | 39.37 | 32.79 | 28.66 |
| 34 | 25.58 | 58.60 | 42.80 | 35.13 | 30.75 | 455.57 | 107.06 | 68.77 | 50.18 | 39.58 | 33.08 | 29.03 |
| 35 | 26.35 | 59.67 | 43.60 | 35.82 | 31.40 | 462.95 | 107.16 | 68.90 | 50.36 | 39.82 | 33.40 | 29.45 |
| 36 | 27.17 | 60.78 | 44.44 | 36.54 | 32.07 | 470.54 | 107.27 | 69.04 | 50.56 | 40.09 | 33.76 | 29.91 |
| 37 | 28.04 | 61.92 | 45.31 | 37.30 | 32.78 | 478.36 | 107.39 | 69.20 | 50.78 | 40.39 | 34.15 | 30.42 |
| 38 | 28.95 | 63.11 | 46.22 | 38.08 | 33.52 | 486.39 | 107.52 | 69.39 | 51.03 | 40.72 | 34.60 | 30.90 |
| 39 | 29.92 | 64.33 | 47.15 | 38.91 | 34.30 | 494.65 | 107.67 | 69.59 | 51.30 | 41.10 | 35.09 | 31.62 |
| 40 | 30.94 | 65.60 | 48.13 | 39.77 | 35.13 | 503.14 | 107.83 | 69.81 | 51.62 | 41.52 | 35.64 | 32.31 |
| 41 | 32.03 | 66.90 | 49.15 | 40.68 | 36.01 | 511.85 | 108.01 | 70.07 | 51.97 | 41.99 | 36.24 | --- |
| 42 | 33.18 | 68.26 | 50.21 | 41.63 | 36.93 | 520.80 | 108.22 | 70.36 | 52.36 | 42.51 | 36.92 | --- |
| 43 | 34.40 | 69.67 | 51.33 | 42.64 | 37.92 | 529.98 | 108.45 | 70.69 | 52.81 | 43.10 | 37.67 | --- |
| 44 | 35.70 | 71.13 | 52.49 | 43.65 | 38.97 | 539.40 | 108.72 | 71.06 | 53.31 | 43.76 | 38.51 | --- |
| 45 | 37.08 | 72.65 | 53.71 | 44.82 | 40.08 | 549.05 | 109.02 | 71.49 | 53.88 | 44.49 | 39.43 | --- |
| 46 | 38.55 | 74.22 | 54.99 | 46.01 | 41.28 | 558.92 | 109.37 | 71.96 | 54.51 | 45.31 | --- | --- |
| 47 | 40.12 | 75.86 | 56.33 | 47.27 | 42.55 | 569.02 | 109.76 | 72.50 | 55.22 | 46.22 | --- | --- |
| 48 | 41.78 | 77.57 | 57.74 | 48.61 | 43.92 | 579.32 | 110.21 | 73.10 | 56.01 | 47.23 | --- | --- |
| 49 | 43.56 | 79.34 | 59.23 | 50.03 | 45.38 | 589.83 | 110.71 | 73.78 | 56.90 | 48.36 | --- | --- |
| 50 | 45.45 | 81.19 | 60.79 | 51.54 | 46.95 | 600.51 | 111.27 | 74.54 | 57.89 | 49.60 | --- | --- |
| 51 | 47.46 | 83.10 | 62.44 | 53.16 | --- | 611.36 | 111.91 | 75.39 | 58.98 | --- | --- | --- |
| 52 | 49.60 | 85.10 | 64.18 | 54.88 | --- | 622.36 | 112.61 | 76.33 | 60.20 | --- | --- | --- |
| 53 | 51.89 | 87.18 | 66.01 | 56.71 | --- | 633.50 | 113.40 | 77.38 | 61.56 | --- | --- | --- |
| 54 | 54.33 | 89.35 | 67.95 | 58.68 | --- | 644.76 | 114.27 | 78.54 | 63.06 | --- | --- | --- |
| 55 | 56.93 | 91.61 | 70.02 | 60.79 | --- | 656.12 | 115.25 | 79.84 | 64.71 | --- | --- | --- |
| 56 | 59.70 | 93.98 | 72.20 | --- | --- | 667.57 | 116.34 | 81.28 | --- | --- | --- | --- |
| 57 | 62.66 | 96.45 | 74.53 | --- | --- | 679.08 | 117.54 | 82.89 | --- | --- | --- | --- |
| 58 | 65.83 | 99.05 | 77.02 | --- | --- | 690.65 | 118.88 | 84.66 | --- | --- | --- | --- |
| 59 | 69.21 | 101.78 | 79.68 | --- | --- | 702.25 | 120.37 | 86.64 | --- | --- | --- | --- |
| 60 | 72.83 | 104.66 | 82.52 | --- | --- | 713.85 | 122.03 | 88.83 | --- | --- | --- | --- |
| 61 | 76.70 | 107.70 | --- | --- | --- | 725.45 | 123.87 | --- | --- | --- | --- | --- |
| 62 | 80.85 | 110.92 | --- | --- | --- | 737.02 | 125.91 | --- | --- | --- | --- | --- |
| 63 | 85.29 | 114.33 | --- | --- | --- | 748.53 | 128.18 | --- | --- | --- | --- | --- |
| 64 | 90.04 | 117.96 | --- | --- | --- | 759.96 | 130.70 | --- | --- | --- | --- | --- |
| 65 | 95.14 | 121.83 | --- | --- | --- | 771.31 | 133.50 | --- | --- | --- | --- | --- |

EQUITABLE LIFE OF DES MOINES, IOWA.

**Largest Amount of Insurance it will write on a Single Life, \$20,000.
Premiums for each \$1,000 Insurance.**

| Age at Issue of Policy. | LIFE. | | | | | | ENDOWMENT, CONTINUOUS ANNUAL PREMIUMS. | | | | | |
|-------------------------|-----------------------------|--------------------|---------------------|---------------------|---------------------|--------------------------|---|-----------|-----------|-----------|-----------|-----------|
| | Continuous Annual Premiums. | 5 Annual Premiums. | 10 Annual Premiums. | 15 Annual Premiums. | 20 Annual Premiums. | Single Payment Premiums. | 10 Years. | 15 Years. | 20 Years. | 25 Years. | 30 Years. | 35 Years. |
| 20 | \$17.50 | \$96.04 | \$38.10 | \$28.96 | \$24.20 | \$287.18 | \$93.10 | \$59.68 | \$42.35 | \$32.83 | \$26.98 | \$23.20 |
| 21 | 17.95 | 97.17 | 38.83 | 29.53 | 24.67 | 292.48 | 93.29 | 59.69 | 42.45 | 33.03 | 27.12 | 23.44 |
| 22 | 18.38 | 98.25 | 39.58 | 30.11 | 25.16 | 298.07 | 93.50 | 59.72 | 42.66 | 33.24 | 27.47 | 23.73 |
| 23 | 18.86 | 99.32 | 40.35 | 30.72 | 25.66 | 303.65 | 93.71 | 59.74 | 42.88 | 33.48 | 27.74 | 24.05 |
| 24 | 19.35 | 70.53 | 41.14 | 31.35 | 26.15 | 309.51 | 93.93 | 59.77 | 43.11 | 33.73 | 28.02 | 24.38 |
| 25 | 19.89 | 71.89 | 41.95 | 32.00 | 26.67 | 315.97 | 94.17 | 59.85 | 43.34 | 34.01 | 28.32 | 24.73 |
| 26 | 20.47 | 73.34 | 42.82 | 32.67 | 27.26 | 322.20 | 94.40 | 59.98 | 43.57 | 34.29 | 28.63 | 25.09 |
| 27 | 21.07 | 74.82 | 43.71 | 33.37 | 27.87 | 328.55 | 94.62 | 60.20 | 43.81 | 34.57 | 28.96 | 25.47 |
| 28 | 21.70 | 76.34 | 44.62 | 34.09 | 28.51 | 335.03 | 94.83 | 60.44 | 44.06 | 34.86 | 29.30 | 25.88 |
| 29 | 22.35 | 77.88 | 45.55 | 34.84 | 29.18 | 341.64 | 95.04 | 60.69 | 44.33 | 35.16 | 29.65 | 26.30 |
| 30 | 23.02 | 79.46 | 46.51 | 35.60 | 29.88 | 348.38 | 95.26 | 60.96 | 44.61 | 35.49 | 30.04 | 26.72 |
| 31 | 23.73 | 81.07 | 47.48 | 36.38 | 30.60 | 355.26 | 95.48 | 61.22 | 44.90 | 35.84 | 30.44 | 27.14 |
| 32 | 24.46 | 82.72 | 48.48 | 37.19 | 31.33 | 362.29 | 95.70 | 61.48 | 45.20 | 36.20 | 30.87 | 27.56 |
| 33 | 25.23 | 84.41 | 49.50 | 37.95 | 32.07 | 369.46 | 96.04 | 61.75 | 45.54 | 36.59 | 31.35 | 28.00 |
| 34 | 26.03 | 86.13 | 50.55 | 38.90 | 32.82 | 376.78 | 96.17 | 62.00 | 45.89 | 37.00 | 31.84 | 28.44 |
| 35 | 26.87 | 87.89 | 51.62 | 39.87 | 33.61 | 384.26 | 96.41 | 62.32 | 46.24 | 37.43 | 32.35 | 28.90 |
| 36 | 27.75 | 89.70 | 52.72 | 40.86 | 34.40 | 391.90 | 96.65 | 62.65 | 46.60 | 37.98 | 32.86 | 29.42 |
| 37 | 28.67 | 91.55 | 53.86 | 41.90 | 35.21 | 399.71 | 96.93 | 62.99 | 47.02 | 38.47 | 33.37 | 30.03 |
| 38 | 29.64 | 93.44 | 55.02 | 42.96 | 36.04 | 407.70 | 97.22 | 63.35 | 47.47 | 39.00 | 33.89 | 30.72 |
| 39 | 30.66 | 95.38 | 56.21 | 44.03 | 36.89 | 415.87 | 97.53 | 63.73 | 47.97 | 39.56 | 34.40 | 31.46 |
| 40 | 31.73 | 97.37 | 57.44 | 45.12 | 37.78 | 424.23 | 97.87 | 64.15 | 48.49 | 40.17 | 34.92 | 32.26 |
| 41 | 32.86 | 99.41 | 58.71 | 46.27 | 38.67 | 432.78 | 98.24 | 64.60 | 49.04 | 40.85 | 35.53 | --- |
| 42 | 34.05 | 101.51 | 60.02 | 47.56 | 39.58 | 441.54 | 98.64 | 65.07 | 49.63 | 41.61 | 36.26 | --- |
| 43 | 35.30 | 103.66 | 61.38 | 48.91 | 40.51 | 450.49 | 99.08 | 65.50 | 50.28 | 42.46 | 37.14 | --- |
| 44 | 36.63 | 105.87 | 62.78 | 50.31 | 41.46 | 459.66 | 99.55 | 66.17 | 50.99 | 43.38 | 38.28 | --- |
| 45 | 38.04 | 108.15 | 64.23 | 51.79 | 42.42 | 469.03 | 100.00 | 66.86 | 51.85 | 44.42 | 39.83 | --- |
| 46 | 39.53 | 110.49 | 65.74 | 53.30 | 43.46 | 478.62 | 100.50 | 67.59 | 52.81 | 45.58 | --- | --- |
| 47 | 41.11 | 112.91 | 67.31 | 54.90 | 44.61 | 488.41 | 101.06 | 68.38 | 53.90 | 46.88 | --- | --- |
| 48 | 42.78 | 115.38 | 68.92 | 56.54 | 45.88 | 498.37 | 101.73 | 69.24 | 55.19 | 48.30 | --- | --- |
| 49 | 44.55 | 117.92 | 70.59 | 58.24 | 47.43 | 508.49 | 102.46 | 70.12 | 56.70 | 49.84 | --- | --- |
| 50 | 46.42 | 120.51 | 72.31 | 59.97 | 49.20 | 518.75 | 103.32 | 71.06 | 58.29 | 51.52 | --- | --- |
| 51 | 48.65 | 123.15 | 74.20 | 61.80 | 51.05 | 529.15 | 104.23 | 72.47 | 60.03 | --- | --- | --- |
| 52 | 50.98 | 125.85 | 76.37 | 63.75 | 52.97 | 539.68 | 105.20 | 74.45 | 61.88 | --- | --- | --- |
| 53 | 53.24 | 128.61 | 78.65 | 65.90 | 54.95 | 550.36 | 106.18 | 76.59 | 63.86 | --- | --- | --- |
| 54 | 55.87 | 131.44 | 81.03 | 68.22 | 57.00 | 561.17 | 107.22 | 78.76 | 65.96 | --- | --- | --- |
| 55 | 58.53 | 134.34 | 83.72 | 70.72 | 59.08 | 572.11 | 108.31 | 81.00 | 68.11 | --- | --- | --- |
| 56 | 61.62 | 137.32 | 86.55 | 73.28 | 61.62 | 583.19 | 109.50 | 83.27 | --- | --- | --- | --- |
| 57 | 64.86 | 140.38 | 89.62 | 75.62 | 64.86 | 594.38 | 110.85 | 85.58 | --- | --- | --- | --- |
| 58 | 68.22 | 143.52 | 92.98 | 78.33 | 68.22 | 605.67 | 112.36 | 87.92 | --- | --- | --- | --- |
| 59 | 71.90 | 146.76 | 96.87 | 81.24 | 71.90 | 617.04 | 114.06 | 90.30 | --- | --- | --- | --- |
| 60 | 76.82 | 150.09 | 101.52 | 84.58 | 76.82 | 628.47 | 116.17 | 92.74 | --- | --- | --- | --- |

EQUITABLE LIFE ASSURANCE SOCIETY, NEW YORK.

Largest Amount of Insurance it will write on a Single Life, \$100,000.

Premiums for each \$1,000 Insurance.

| Age at Issue of Policy. | LIFE. | | | | | ENDOWMENT, CONTINUOUS ANNUAL PREM'S. | | | | |
|-------------------------|-----------------------------|---------------------|---------------------|---------------------|--------------------------|--------------------------------------|-----------|-----------|-----------|-----------|
| | Continuous Annual Premiums. | 10 Annual Premiums. | 15 Annual Premiums. | 20 Annual Premiums. | Single Payment Premiums. | 10 Years. | 15 Years. | 20 Years. | 25 Years. | 30 Years. |
| 21 | \$18.60 | \$40.50 | \$30.80 | \$26.10 | ----- | \$105.40 | \$56.90 | \$48.20 | \$37.40 | \$28.70 |
| 22 | 19.10 | 41.20 | 31.30 | 26.60 | ----- | 105.50 | 57.00 | 48.30 | 37.60 | 30.80 |
| 23 | 19.50 | 41.90 | 31.90 | 27.00 | ----- | 105.70 | 57.10 | 48.40 | 37.70 | 31.00 |
| 24 | 20.00 | 42.70 | 32.50 | 27.60 | ----- | 105.80 | 57.20 | 48.60 | 37.90 | 31.20 |
| 25 | 20.50 | 43.50 | 33.10 | 28.10 | \$415.23 | 105.90 | 57.40 | 48.70 | 38.00 | 31.40 |
| 26 | 21.00 | 44.30 | 33.80 | 28.60 | 423.46 | 106.00 | 57.50 | 48.90 | 38.20 | 31.60 |
| 27 | 21.50 | 45.20 | 34.40 | 29.20 | 431.98 | 106.10 | 57.60 | 49.00 | 38.40 | 31.80 |
| 28 | 22.10 | 46.10 | 35.10 | 29.80 | 440.79 | 106.30 | 57.80 | 49.20 | 38.60 | 32.00 |
| 29 | 22.70 | 47.00 | 35.90 | 30.50 | 449.86 | 106.40 | 58.00 | 49.40 | 38.80 | 32.30 |
| 30 | 23.30 | 48.00 | 36.60 | 31.10 | 459.25 | 106.60 | 58.20 | 49.60 | 39.10 | 32.60 |
| 31 | 24.00 | 49.10 | 37.40 | 31.80 | 468.94 | 106.80 | 58.30 | 49.80 | 39.30 | 32.90 |
| 32 | 24.70 | 50.10 | 38.30 | 32.60 | 478.93 | 107.00 | 58.60 | 50.10 | 39.60 | 33.20 |
| 33 | 25.50 | 51.20 | 39.10 | 33.30 | 489.25 | 107.20 | 58.80 | 50.30 | 39.90 | 33.60 |
| 34 | 26.30 | 52.40 | 40.00 | 34.10 | 499.90 | 107.40 | 59.00 | 50.60 | 40.30 | 34.00 |
| 35 | 27.10 | 53.60 | 41.00 | 35.00 | 510.90 | 107.60 | 59.30 | 50.90 | 40.60 | 34.50 |
| 36 | 28.00 | 54.80 | 42.00 | 35.80 | 522.25 | 107.80 | 59.60 | 51.30 | 41.10 | 35.00 |
| 37 | 29.00 | 56.20 | 43.00 | 36.80 | 533.98 | 108.10 | 59.90 | 51.70 | 41.50 | 35.60 |
| 38 | 30.00 | 57.50 | 44.10 | 37.70 | 546.10 | 108.40 | 70.20 | 52.10 | 42.00 | 36.20 |
| 39 | 31.10 | 59.00 | 45.30 | 38.80 | 558.63 | 108.70 | 70.60 | 52.50 | 42.60 | 36.80 |
| 40 | 32.20 | 60.40 | 46.50 | 39.80 | 571.56 | 109.10 | 71.00 | 53.00 | 43.20 | 37.60 |
| 41 | 33.40 | 62.00 | 47.70 | 41.00 | 584.95 | 109.40 | 71.50 | 53.60 | 43.90 | 38.40 |
| 42 | 34.70 | 63.60 | 49.00 | 42.20 | 598.77 | 109.80 | 72.00 | 54.20 | 44.60 | 39.30 |
| 43 | 36.10 | 65.30 | 50.40 | 43.50 | 613.06 | 110.30 | 72.50 | 54.80 | 45.40 | 40.30 |
| 44 | 37.50 | 67.10 | 51.90 | 44.80 | 627.78 | 110.80 | 73.10 | 55.60 | 46.30 | 41.30 |
| 45 | 39.10 | 69.00 | 53.40 | 46.20 | 642.85 | 111.30 | 73.80 | 56.40 | 47.30 | 42.50 |
| 46 | 40.70 | 70.90 | 55.10 | 47.80 | 657.40 | 112.00 | 74.60 | 57.30 | 48.40 | 43.80 |
| 47 | 42.50 | 72.90 | 56.80 | 49.40 | 671.54 | 112.60 | 75.40 | 58.30 | 49.60 | 45.20 |
| 48 | 44.40 | 75.10 | 58.60 | 51.10 | 685.23 | 113.40 | 76.30 | 59.40 | 51.00 | 46.80 |
| 49 | 46.40 | 77.30 | 60.50 | 52.90 | 698.48 | 114.20 | 77.30 | 60.70 | 52.40 | 48.50 |
| 50 | 48.50 | 79.60 | 62.50 | 54.80 | 711.27 | 115.10 | 78.40 | 62.00 | 54.00 | 50.30 |
| 51 | 50.80 | 82.10 | 64.60 | 56.90 | 723.58 | 116.10 | 79.70 | 63.50 | 55.80 | ----- |
| 52 | 53.30 | 84.60 | 66.90 | 59.10 | 735.48 | 117.20 | 81.00 | 65.20 | 57.70 | ----- |
| 53 | 55.90 | 87.30 | 69.20 | 61.40 | 747.05 | 118.40 | 82.50 | 67.00 | 59.90 | ----- |
| 54 | 58.70 | 90.10 | 71.80 | 63.90 | 758.27 | 119.80 | 84.10 | 68.90 | 62.20 | ----- |
| 55 | 61.60 | 93.00 | 74.40 | 66.60 | 769.28 | 121.20 | 85.90 | 71.10 | 64.70 | ----- |
| 56 | 64.80 | 96.10 | 77.30 | 69.50 | 780.11 | 122.80 | 87.90 | 73.50 | ----- | ----- |
| 57 | 68.20 | 99.30 | 80.30 | 72.60 | 790.73 | 124.60 | 90.10 | 76.10 | ----- | ----- |
| 58 | 71.80 | 102.70 | 83.50 | 75.80 | 801.14 | 126.50 | 92.50 | 78.90 | ----- | ----- |
| 59 | 75.70 | 106.30 | 86.90 | 79.40 | 811.32 | 128.70 | 95.10 | 82.10 | ----- | ----- |
| 60 | 79.90 | 110.10 | 90.60 | 83.20 | 821.23 | 131.00 | 98.00 | 85.50 | ----- | ----- |
| 61 | 84.30 | ----- | ----- | ----- | 830.83 | ----- | ----- | ----- | ----- | ----- |
| 62 | 89.10 | ----- | ----- | ----- | 840.09 | ----- | ----- | ----- | ----- | ----- |
| 63 | 94.20 | ----- | ----- | ----- | 848.96 | ----- | ----- | ----- | ----- | ----- |
| 64 | 99.60 | ----- | ----- | ----- | 857.44 | ----- | ----- | ----- | ----- | ----- |
| 65 | 105.50 | ----- | ----- | ----- | 865.47 | ----- | ----- | ----- | ----- | ----- |
| 66 | 111.80 | ----- | ----- | ----- | 873.05 | ----- | ----- | ----- | ----- | ----- |
| 67 | 118.50 | ----- | ----- | ----- | 880.12 | ----- | ----- | ----- | ----- | ----- |
| 68 | 125.70 | ----- | ----- | ----- | 886.68 | ----- | ----- | ----- | ----- | ----- |
| 69 | 133.40 | ----- | ----- | ----- | 892.71 | ----- | ----- | ----- | ----- | ----- |
| 70 | 141.70 | ----- | ----- | ----- | 898.21 | ----- | ----- | ----- | ----- | ----- |

GERMANIA LIFE OF NEW YORK.

**Largest Amount of Insurance it will write on a Single Life, \$30,000.
Premiums for each \$1,000 Insurance.**

| Age at Issue of Policy. | LIFE. | | | | ENDOWMENT, CONTINUOUS ANNUAL PREMIUMS. | | | | | |
|-------------------------|-----------------------------|---------------------|---------------------|---------------------|---|-----------|-----------|-----------|-----------|-----------|
| | Continuous Annual Premiums. | 10 Annual Premiums. | 15 Annual Premiums. | 20 Annual Premiums. | 10 Years. | 15 Years. | 20 Years. | 25 Years. | 30 Years. | 35 Years. |
| 25 | \$20.50 | \$13.50 | \$33.10 | \$28.10 | \$105.90 | \$67.40 | \$48.70 | \$38.00 | \$31.40 | \$27.00 |
| 26 | 21.00 | 44.30 | 33.80 | 28.60 | 106.00 | 67.50 | 48.90 | 38.20 | 31.60 | 27.30 |
| 27 | 21.50 | 45.20 | 34.40 | 29.20 | 106.10 | 67.60 | 49.00 | 38.40 | 31.80 | 27.50 |
| 28 | 22.10 | 46.10 | 35.10 | 29.80 | 106.30 | 67.80 | 49.20 | 38.60 | 32.00 | 27.80 |
| 29 | 22.70 | 47.00 | 35.90 | 30.50 | 106.40 | 68.00 | 49.40 | 38.80 | 32.30 | 28.10 |
| 30 | 23.30 | 48.00 | 36.60 | 31.10 | 106.60 | 68.20 | 49.60 | 39.10 | 32.60 | 28.50 |
| 31 | 24.00 | 49.10 | 37.40 | 31.80 | 106.80 | 68.30 | 49.80 | 39.30 | 32.90 | 28.90 |
| 32 | 24.70 | 50.10 | 38.30 | 32.60 | 107.00 | 68.60 | 50.10 | 39.60 | 33.20 | 29.30 |
| 33 | 25.50 | 51.20 | 39.10 | 33.30 | 107.20 | 68.80 | 50.30 | 39.90 | 33.60 | 29.80 |
| 34 | 26.30 | 52.40 | 40.00 | 34.10 | 107.40 | 69.00 | 50.60 | 40.30 | 34.00 | 30.30 |
| 35 | 27.10 | 53.60 | 41.00 | 35.00 | 107.60 | 69.30 | 50.90 | 40.60 | 34.50 | 30.80 |
| 36 | 28.00 | 54.80 | 42.00 | 35.80 | 107.80 | 69.60 | 51.30 | 41.10 | 35.00 | 31.40 |
| 37 | 29.00 | 56.20 | 43.00 | 36.80 | 108.10 | 69.90 | 51.70 | 41.50 | 35.60 | 32.10 |
| 38 | 30.00 | 57.50 | 44.10 | 37.70 | 108.40 | 70.20 | 52.10 | 42.00 | 36.20 | 32.80 |
| 39 | 31.10 | 59.00 | 45.30 | 38.80 | 108.70 | 70.60 | 52.50 | 42.60 | 36.80 | 33.60 |
| 40 | 32.20 | 60.40 | 46.50 | 39.80 | 109.10 | 71.00 | 53.00 | 43.20 | 37.60 | 34.50 |
| 41 | 33.40 | 62.00 | 47.70 | 41.00 | 109.40 | 71.50 | 53.60 | 43.90 | 38.40 | 35.40 |
| 42 | 34.70 | 63.60 | 49.00 | 42.20 | 109.80 | 72.00 | 54.20 | 44.60 | 39.30 | 36.50 |
| 43 | 36.10 | 65.30 | 50.40 | 43.50 | 110.30 | 72.50 | 54.80 | 45.40 | 40.30 | 37.60 |
| 44 | 37.50 | 67.10 | 51.90 | 44.80 | 110.80 | 73.10 | 55.60 | 46.30 | 41.30 | 38.90 |
| 45 | 39.10 | 69.00 | 53.40 | 46.20 | 111.30 | 73.80 | 56.40 | 47.30 | 42.50 | 40.20 |
| 46 | 40.70 | 70.90 | 55.10 | 47.80 | 112.00 | 74.60 | 57.30 | 48.40 | 43.80 | 41.70 |
| 47 | 42.50 | 72.90 | 56.80 | 49.40 | 112.60 | 75.40 | 58.30 | 49.60 | 45.20 | 43.30 |
| 48 | 44.40 | 75.10 | 58.60 | 51.10 | 113.40 | 76.30 | 59.40 | 51.00 | 46.80 | 45.00 |
| 49 | 46.40 | 77.30 | 60.50 | 52.90 | 114.20 | 77.30 | 60.70 | 52.40 | 48.50 | 46.90 |
| 50 | 48.50 | 79.60 | 62.50 | 54.80 | 115.10 | 78.40 | 62.00 | 54.00 | 50.30 | 48.90 |
| 51 | 50.80 | 82.10 | 64.60 | 56.90 | 116.10 | 79.70 | 63.50 | 55.80 | 52.40 | ----- |
| 52 | 53.30 | 84.60 | 66.90 | 59.10 | 117.20 | 81.00 | 65.20 | 57.70 | 54.50 | ----- |
| 53 | 55.90 | 87.30 | 69.20 | 61.40 | 118.40 | 82.50 | 67.00 | 59.90 | 56.90 | ----- |
| 54 | 58.70 | 90.10 | 71.80 | 63.90 | 119.80 | 84.10 | 68.90 | 62.20 | 59.50 | ----- |
| 55 | 61.60 | 93.00 | 74.40 | 66.60 | 121.20 | 85.90 | 71.10 | 64.70 | 62.30 | ----- |
| 56 | 64.80 | 96.10 | 77.30 | 69.50 | 122.80 | 87.90 | 73.50 | 67.40 | ----- | ----- |
| 57 | 68.20 | 99.30 | 80.30 | 72.60 | 124.60 | 90.10 | 76.10 | 70.40 | ----- | ----- |
| 58 | 71.80 | 102.70 | 83.50 | 75.80 | 126.50 | 92.50 | 78.90 | 73.70 | ----- | ----- |
| 59 | 75.70 | 106.30 | 86.90 | 79.40 | 128.70 | 95.10 | 82.10 | 77.20 | ----- | ----- |
| 60 | 79.90 | 110.10 | 90.60 | 83.20 | 131.00 | 98.00 | 85.50 | 81.00 | ----- | ----- |
| 61 | 84.30 | 114.10 | 94.50 | 87.30 | 133.60 | 101.20 | 89.20 | ----- | ----- | ----- |
| 62 | 89.10 | 118.30 | 98.70 | 91.70 | 136.40 | 104.70 | 93.30 | ----- | ----- | ----- |
| 63 | 94.20 | 122.70 | 103.20 | 96.40 | 139.60 | 108.50 | 97.70 | ----- | ----- | ----- |
| 64 | 99.60 | 127.50 | 108.00 | 101.50 | 143.00 | 112.70 | 102.60 | ----- | ----- | ----- |
| 65 | 105.50 | 132.50 | 113.20 | 107.10 | 146.80 | 117.30 | 107.90 | ----- | ----- | ----- |
| 66 | 111.80 | 137.90 | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- |
| 67 | 118.50 | 143.70 | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- |
| 68 | 125.70 | 149.80 | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- |
| 69 | 133.40 | 156.30 | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- |
| 70 | 141.70 | 163.20 | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- |

Largest Amount of Insurance it will write on a Single Life, \$25,000.

Premiums for each \$1,000 Insurance.

| Age at Issue of Policy. | LIFE. | | | | | ENDOWMENT, CONTINUOUS ANNUAL PREMIUMS. | | | | | |
|-------------------------|-----------------------------|---------------------|---------------------|---------------------|--------------------------|---|-----------|-----------|-----------|-----------|-----------|
| | Continuous Annual Premiums. | 10 Annual Premiums. | 15 Annual Premiums. | 20 Annual Premiums. | Single Payment Premiums. | 10 Years. | 15 Years. | 20 Years. | 25 Years. | 30 Years. | 35 Years. |
| 25 | \$20.20 | \$42.43 | \$32.15 | \$27.19 | \$352.56 | 104.35 | 66.30 | 47.67 | 37.15 | 30.51 | 26.16 |
| 26 | 20.90 | 43.29 | 32.81 | 27.77 | 359.23 | 104.43 | 66.41 | 47.79 | 37.31 | 30.71 | 26.42 |
| 27 | 21.50 | 44.19 | 33.51 | 28.36 | 366.09 | 104.52 | 66.51 | 47.92 | 37.48 | 30.83 | 26.69 |
| 28 | 22.20 | 45.12 | 34.22 | 28.98 | 373.15 | 104.62 | 66.63 | 48.07 | 37.66 | 31.17 | 26.99 |
| 29 | 22.80 | 46.08 | 34.97 | 29.63 | 380.42 | 104.72 | 66.76 | 48.22 | 37.86 | 31.43 | 27.32 |
| 30 | 23.30 | 47.07 | 35.74 | 30.30 | 387.89 | 104.82 | 66.89 | 48.39 | 38.08 | 31.71 | 27.68 |
| 31 | 23.90 | 48.10 | 36.53 | 30.99 | 395.57 | 104.94 | 67.02 | 48.57 | 38.32 | 32.02 | 28.07 |
| 32 | 24.60 | 49.16 | 37.36 | 31.72 | 403.47 | 105.05 | 67.17 | 48.76 | 38.58 | 32.36 | 28.49 |
| 33 | 25.30 | 50.26 | 38.22 | 32.47 | 411.59 | 105.18 | 67.33 | 48.98 | 38.86 | 32.73 | 28.96 |
| 34 | 26.00 | 51.40 | 39.11 | 33.26 | 419.93 | 105.31 | 67.50 | 49.21 | 39.18 | 33.13 | 29.46 |
| 35 | 27.10 | 52.58 | 40.03 | 34.08 | 428.50 | 105.44 | 67.69 | 49.47 | 39.52 | 33.58 | 30.02 |
| 36 | 27.70 | 53.80 | 40.99 | 34.94 | 437.29 | 105.59 | 67.90 | 49.76 | 39.91 | 34.07 | 30.62 |
| 37 | 28.60 | 55.06 | 42.00 | 35.84 | 446.31 | 105.74 | 68.13 | 50.08 | 40.33 | 34.61 | 31.28 |
| 38 | 29.80 | 56.38 | 43.05 | 36.78 | 455.56 | 105.92 | 68.39 | 50.43 | 40.80 | 35.20 | 32.01 |
| 39 | 30.60 | 57.74 | 44.14 | 37.78 | 465.05 | 106.12 | 68.68 | 50.83 | 41.31 | 35.85 | 32.80 |
| 40 | 31.50 | 59.17 | 45.29 | 38.82 | 474.78 | 107.20 | 69.83 | 51.88 | 42.21 | 36.57 | 33.66 |
| 41 | 32.60 | 60.66 | 46.50 | 39.93 | 484.75 | 107.47 | 70.21 | 52.38 | 42.86 | 37.37 | ----- |
| 42 | 33.80 | 62.22 | 47.77 | 41.10 | 494.96 | 107.78 | 70.64 | 52.94 | 43.57 | 38.25 | ----- |
| 43 | 35.00 | 63.85 | 49.12 | 42.34 | 505.42 | 108.14 | 71.13 | 53.58 | 44.37 | 39.21 | ----- |
| 44 | 36.40 | 65.55 | 50.52 | 43.65 | 516.13 | 108.55 | 71.68 | 54.28 | 45.25 | 40.28 | ----- |
| 45 | 38.00 | 67.32 | 52.00 | 45.03 | 527.09 | 109.01 | 72.29 | 55.06 | 46.22 | 41.44 | ----- |
| 46 | 39.60 | 69.16 | 53.54 | 46.49 | 538.31 | 109.52 | 72.96 | 55.91 | 47.28 | ----- | ----- |
| 47 | 41.20 | 71.07 | 55.15 | 48.02 | 549.80 | 110.08 | 73.69 | 56.84 | 48.44 | ----- | ----- |
| 48 | 43.00 | 73.03 | 56.83 | 49.63 | 561.57 | 110.68 | 74.49 | 57.86 | 49.69 | ----- | ----- |
| 49 | 45.00 | 75.07 | 58.58 | 51.33 | 573.61 | 111.35 | 75.37 | 58.97 | 51.06 | ----- | ----- |
| 50 | 47.00 | 77.18 | 60.41 | 53.12 | 585.95 | 112.97 | 76.92 | 60.65 | 52.55 | ----- | ----- |
| 51 | 49.00 | 79.99 | 63.06 | 55.43 | 598.60 | 113.76 | 77.97 | 61.99 | ----- | ----- | ----- |
| 52 | 51.20 | 82.27 | 65.10 | 57.45 | 611.56 | 114.63 | 79.12 | 63.45 | ----- | ----- | ----- |
| 53 | 53.80 | 84.64 | 67.23 | 59.59 | 624.86 | 115.58 | 80.38 | 65.04 | ----- | ----- | ----- |
| 54 | 56.40 | 87.09 | 69.48 | 61.85 | 638.51 | 116.61 | 81.76 | 66.79 | ----- | ----- | ----- |
| 55 | 59.40 | 89.64 | 71.84 | 64.26 | 652.54 | 119.15 | 84.25 | 68.69 | ----- | ----- | ----- |
| 56 | 62.40 | 94.12 | 75.49 | 67.84 | 666.97 | 120.40 | 85.92 | ----- | ----- | ----- | ----- |
| 57 | 65.60 | 96.94 | 78.17 | 70.61 | 681.67 | 121.78 | 87.76 | ----- | ----- | ----- | ----- |
| 58 | 69.00 | 99.90 | 81.01 | 73.58 | 696.19 | 123.30 | 89.78 | ----- | ----- | ----- | ----- |
| 59 | 72.70 | 102.99 | 84.03 | 76.75 | 710.57 | 124.98 | 92.00 | ----- | ----- | ----- | ----- |
| 60 | 76.40 | 106.25 | 87.24 | 80.15 | 724.84 | 126.83 | 94.43 | ----- | ----- | ----- | ----- |

Largest Amount of Insurance it will write on a Single Life, \$20,000.
Premiums for each \$1,000 Insurance.

| LIFE. | | | | | ENDOWMENT, CONTINUOUS ANNUAL PREMIUMS. | | | | | | |
|-------------------------|-----------------------------|---------------------|---------------------|---------------------|---|-----------|-----------|-----------|-----------|-----------|-----------|
| Age at Issue of Policy. | Continuous Annual Premiums. | 10 Annual Premiums. | 15 Annual Premiums. | 20 Annual Premiums. | 10 Years. | 15 Years. | 20 Years. | 25 Years. | 30 Years. | 35 Years. | 40 Years. |
| 20 | \$17.30 | \$38.55 | \$29.75 | \$24.70 | \$104.85 | \$65.35 | \$46.20 | \$35.25 | \$28.35 | \$23.85 | \$20.80 |
| 21 | 17.80 | 39.25 | 30.30 | 25.20 | 104.90 | 65.40 | 46.30 | 35.35 | 28.50 | 24.00 | 21.00 |
| 22 | 18.30 | 40.00 | 30.90 | 25.70 | 104.95 | 65.50 | 46.40 | 35.45 | 28.60 | 24.15 | 21.20 |
| 23 | 18.70 | 40.80 | 31.50 | 26.20 | 105.05 | 65.60 | 46.50 | 35.60 | 28.75 | 24.35 | 21.45 |
| 24 | 19.30 | 41.60 | 32.15 | 26.75 | 105.10 | 65.70 | 46.60 | 35.70 | 28.95 | 24.55 | 21.70 |
| 25 | 19.80 | 42.45 | 32.80 | 27.30 | 105.20 | 65.80 | 46.75 | 35.85 | 29.10 | 24.75 | 22.00 |
| 26 | 20.30 | 43.30 | 33.50 | 27.90 | 105.30 | 65.90 | 46.85 | 36.00 | 29.30 | 25.00 | 22.25 |
| 27 | 20.90 | 44.20 | 34.20 | 28.50 | 105.35 | 66.00 | 47.00 | 36.15 | 29.50 | 25.30 | 22.60 |
| 28 | 21.50 | 45.15 | 34.90 | 29.15 | 105.45 | 66.10 | 47.15 | 36.35 | 29.75 | 25.55 | 22.95 |
| 29 | 22.10 | 46.10 | 35.65 | 29.80 | 105.55 | 66.20 | 47.30 | 36.55 | 30.00 | 25.85 | 23.30 |
| 30 | 22.70 | 47.10 | 36.45 | 30.45 | 105.65 | 66.35 | 47.45 | 36.75 | 30.25 | 26.20 | 23.75 |
| 31 | 23.40 | 48.10 | 37.25 | 31.10 | 105.80 | 66.50 | 47.60 | 37.00 | 30.55 | 26.60 | ----- |
| 32 | 24.10 | 49.20 | 38.10 | 31.85 | 105.90 | 66.65 | 47.80 | 37.25 | 30.90 | 27.00 | ----- |
| 33 | 24.80 | 50.30 | 39.00 | 32.60 | 106.05 | 66.80 | 48.00 | 37.50 | 31.25 | 27.45 | ----- |
| 34 | 25.60 | 51.40 | 39.90 | 33.40 | 106.15 | 66.95 | 48.25 | 37.80 | 31.60 | 27.90 | ----- |
| 35 | 26.50 | 52.60 | 40.85 | 34.25 | 106.30 | 67.15 | 48.50 | 38.15 | 32.05 | 28.45 | ----- |
| 36 | 27.40 | 53.80 | 41.80 | 35.10 | 106.45 | 67.35 | 48.80 | 38.50 | 32.50 | ----- | ----- |
| 37 | 28.30 | 55.10 | 42.85 | 36.00 | 106.60 | 67.60 | 49.10 | 38.90 | 33.00 | ----- | ----- |
| 38 | 29.30 | 56.40 | 43.90 | 36.95 | 106.80 | 67.85 | 49.45 | 39.40 | 33.60 | ----- | ----- |
| 39 | 30.40 | 57.75 | 45.00 | 37.95 | 107.00 | 68.15 | 49.85 | 39.90 | 34.20 | ----- | ----- |
| 40 | 31.50 | 59.20 | 46.20 | 39.00 | 107.20 | 68.45 | 50.25 | 40.45 | 34.90 | ----- | ----- |
| 41 | 32.60 | 60.70 | 47.45 | 40.10 | 107.45 | 68.85 | 50.75 | 41.05 | ----- | ----- | ----- |
| 42 | 33.90 | 62.25 | 48.75 | 41.25 | 107.80 | 69.25 | 51.30 | 41.75 | ----- | ----- | ----- |
| 43 | 35.20 | 63.85 | 50.10 | 42.50 | 108.15 | 69.75 | 51.90 | 42.50 | ----- | ----- | ----- |
| 44 | 36.50 | 65.60 | 51.55 | 43.85 | 108.55 | 70.30 | 52.60 | 43.35 | ----- | ----- | ----- |
| 45 | 38.00 | 67.35 | 53.05 | 45.20 | 109.00 | 70.85 | 53.35 | 44.30 | ----- | ----- | ----- |
| 46 | 39.60 | 69.20 | 54.60 | 46.65 | 109.50 | 71.50 | 54.20 | ----- | ----- | ----- | ----- |
| 47 | 41.20 | 71.10 | 56.25 | 48.20 | 110.05 | 72.25 | 55.10 | ----- | ----- | ----- | ----- |
| 48 | 43.10 | 73.05 | 57.95 | 49.85 | 110.65 | 73.05 | 56.05 | ----- | ----- | ----- | ----- |
| 49 | 45.00 | 75.10 | 59.75 | 51.55 | 111.35 | 73.90 | 57.15 | ----- | ----- | ----- | ----- |
| 50 | 47.00 | 77.20 | 61.60 | 53.35 | 112.05 | 74.80 | 58.35 | ----- | ----- | ----- | ----- |
| 51 | 49.20 | 79.40 | 63.55 | 55.25 | 112.85 | 75.85 | ----- | ----- | ----- | ----- | ----- |
| 52 | 51.50 | 81.65 | 65.60 | 57.25 | 113.70 | 76.95 | ----- | ----- | ----- | ----- | ----- |
| 53 | 53.90 | 84.00 | 67.75 | 59.40 | 114.65 | 78.20 | ----- | ----- | ----- | ----- | ----- |
| 54 | 56.50 | 86.40 | 70.00 | 61.65 | 115.70 | 79.55 | ----- | ----- | ----- | ----- | ----- |
| 55 | 59.40 | 88.95 | 72.40 | 64.05 | 116.80 | 81.00 | ----- | ----- | ----- | ----- | ----- |
| 56 | 62.40 | 91.60 | 74.95 | 66.60 | 118.05 | ----- | ----- | ----- | ----- | ----- | ----- |
| 57 | 65.60 | 94.35 | 77.60 | 69.30 | 119.40 | ----- | ----- | ----- | ----- | ----- | ----- |
| 58 | 69.00 | 97.20 | 80.40 | 72.20 | 120.90 | ----- | ----- | ----- | ----- | ----- | ----- |
| 59 | 72.70 | 100.20 | 83.40 | 75.30 | 122.50 | ----- | ----- | ----- | ----- | ----- | ----- |
| 60 | 76.40 | 103.35 | 86.55 | 78.65 | 124.30 | ----- | ----- | ----- | ----- | ----- | ----- |

Largest Amount of Insurance it will write on a Single Life, \$50,000.

Premiums for each \$1,000 Insurance.

| Age at Issue of Policy. | LIFE. | | | | | ENDOWMENT, CONT'OUS ANN'L PREM'S. | | | |
|-------------------------|-----------------------------|---------------------|---------------------|---------------------|--------------------------|--------------------------------------|-----------|-----------|-----------|
| | Continuous Annual Premiums. | 10 Annual Premiums. | 15 Annual Premiums. | 20 Annual Premiums. | Single Payment Premiums. | 15 Years. | 20 Years. | 25 Years. | 30 Years. |
| 21 | \$18.60 | \$40.50 | \$30.80 | \$26.10 | ----- | \$56.90 | \$48.20 | \$37.40 | \$30.70 |
| 22 | 19.10 | 41.20 | 31.30 | 26.60 | ----- | 67.00 | 48.30 | 37.60 | 30.80 |
| 23 | 19.50 | 41.90 | 31.90 | 27.00 | ----- | 67.10 | 48.40 | 37.70 | 31.00 |
| 24 | 20.00 | 42.70 | 32.50 | 27.60 | ----- | 67.20 | 48.60 | 37.90 | 31.20 |
| 25 | 20.50 | 43.50 | 33.10 | 28.10 | \$326.58 | 67.40 | 48.70 | 38.00 | 31.40 |
| 26 | 21.00 | 44.30 | 33.80 | 28.60 | 332.58 | 67.50 | 48.90 | 38.20 | 31.60 |
| 27 | 21.50 | 45.20 | 34.40 | 29.20 | 338.83 | 67.60 | 49.00 | 38.40 | 31.80 |
| 28 | 22.10 | 46.10 | 35.10 | 29.80 | 345.31 | 67.80 | 49.20 | 38.60 | 32.00 |
| 29 | 22.70 | 47.00 | 35.90 | 30.50 | 352.05 | 68.00 | 49.40 | 38.80 | 32.30 |
| 30 | 23.30 | 48.00 | 36.60 | 31.10 | 359.05 | 68.20 | 49.60 | 39.10 | 32.60 |
| 31 | 24.00 | 49.10 | 37.40 | 31.80 | 366.33 | 68.30 | 49.80 | 39.30 | 32.90 |
| 32 | 24.70 | 50.10 | 38.30 | 32.60 | 373.89 | 68.60 | 50.10 | 39.60 | 33.20 |
| 33 | 25.50 | 51.20 | 39.10 | 33.30 | 381.73 | 68.80 | 50.30 | 39.90 | 33.60 |
| 34 | 26.30 | 52.40 | 40.00 | 34.10 | 389.88 | 69.00 | 50.60 | 40.30 | 34.00 |
| 35 | 27.10 | 53.60 | 41.00 | 35.00 | 398.34 | 69.30 | 50.90 | 40.60 | 34.50 |
| 36 | 28.00 | 54.80 | 42.00 | 35.80 | 407.11 | 69.60 | 51.30 | 41.10 | 35.00 |
| 37 | 29.00 | 56.20 | 43.00 | 36.80 | 416.21 | 69.90 | 51.70 | 41.50 | 35.60 |
| 38 | 30.00 | 57.50 | 44.10 | 37.70 | 425.64 | 70.20 | 52.10 | 42.00 | 36.20 |
| 39 | 31.10 | 59.00 | 45.30 | 38.80 | 435.42 | 70.60 | 52.50 | 42.60 | 36.80 |
| 40 | 32.20 | 60.40 | 46.50 | 39.80 | 445.55 | 71.00 | 53.00 | 43.20 | 37.60 |
| 41 | 33.40 | 62.00 | 47.70 | 41.00 | 456.04 | 71.50 | 53.60 | 43.90 | 38.40 |
| 42 | 34.70 | 63.60 | 49.00 | 42.20 | 466.89 | 72.00 | 54.20 | 44.60 | 39.30 |
| 43 | 36.10 | 65.30 | 50.40 | 43.50 | 478.11 | 72.50 | 54.80 | 45.40 | 40.30 |
| 44 | 37.50 | 67.10 | 51.90 | 44.80 | 489.71 | 73.10 | 55.60 | 46.30 | 41.30 |
| 45 | 39.10 | 69.00 | 53.40 | 46.20 | 501.69 | 73.80 | 56.40 | 47.30 | 42.50 |
| 46 | 40.70 | 70.90 | 55.10 | 47.80 | 514.04 | 74.60 | 57.30 | 48.40 | 43.80 |
| 47 | 42.50 | 72.90 | 56.80 | 49.40 | 526.78 | 75.40 | 58.30 | 49.60 | 45.20 |
| 48 | 44.40 | 75.10 | 58.60 | 51.10 | 539.88 | 76.30 | 59.40 | 51.00 | 46.80 |
| 49 | 46.40 | 77.30 | 60.50 | 52.90 | 553.33 | 77.30 | 60.70 | 52.40 | 48.50 |
| 50 | 48.50 | 79.60 | 62.50 | 54.80 | 567.13 | 78.40 | 62.00 | 54.00 | 50.30 |
| 51 | 50.80 | 82.10 | 64.60 | 56.90 | 581.24 | 79.70 | 63.50 | 55.80 | ----- |
| 52 | 53.30 | 84.60 | 66.90 | 59.10 | 595.66 | 81.00 | 65.20 | 57.70 | ----- |
| 53 | 55.90 | 87.30 | 69.20 | 61.40 | 610.36 | 82.50 | 67.00 | 59.90 | ----- |
| 54 | 58.70 | 90.10 | 71.80 | 63.90 | 625.33 | 84.10 | 68.90 | 62.20 | ----- |
| 55 | 61.60 | 93.00 | 74.40 | 66.60 | 640.54 | 85.90 | 71.10 | 64.70 | ----- |
| 56 | 64.80 | 96.10 | 77.30 | 69.50 | 655.99 | 87.90 | ----- | ----- | ----- |
| 57 | 68.20 | 99.30 | 80.30 | 72.60 | 671.64 | 90.10 | ----- | ----- | ----- |
| 58 | 71.80 | 102.70 | 83.50 | 75.80 | 687.48 | 92.50 | ----- | ----- | ----- |
| 59 | 75.70 | 106.30 | 86.90 | 79.40 | 703.49 | 95.10 | ----- | ----- | ----- |
| 60 | 79.90 | 110.10 | 90.60 | 83.20 | 719.65 | 98.00 | ----- | ----- | ----- |

MASSACHUSETTS MUTUAL OF SPRINGFIELD, MASS.

Largest Amount of Insurance it will write on a Single Life, \$30,000.

Premiums for each \$1,000 Insurance.

| Age at Issue of Policy. | LIFE, | | | | | ENDOWMENT, CONTINUOUS ANNUAL PREM'S. | | | | |
|-------------------------|-----------------------------|---------------------|---------------------|---------------------|--------------------------|---|-----------|-----------|-----------|-----------|
| | Continuous Annual Premiums. | 10 Annual Premiums. | 15 Annual Premiums. | 20 Annual Premiums. | Single Payment Premiums. | 10 Years. | 15 Years. | 20 Years. | 25 Years. | 30 Years. |
| 25 | \$19.68 | \$42.43 | \$32.27 | \$27.28 | \$314.50 | \$102.94 | \$65.11 | \$46.82 | \$36.39 | \$29.91 |
| 26 | 20.20 | 43.29 | 32.94 | 27.88 | 320.54 | 103.08 | 65.26 | 47.00 | 36.59 | 30.15 |
| 27 | 20.78 | 44.19 | 33.64 | 28.50 | 326.79 | 103.22 | 65.42 | 47.18 | 36.80 | 30.41 |
| 28 | 21.35 | 45.12 | 34.36 | 29.10 | 333.25 | 103.38 | 65.59 | 47.38 | 37.03 | 30.70 |
| 29 | 21.98 | 46.08 | 35.10 | 29.75 | 339.90 | 103.54 | 65.77 | 47.58 | 37.28 | 31.00 |
| 30 | 22.64 | 47.07 | 35.88 | 30.42 | 346.79 | 103.70 | 65.96 | 47.80 | 37.55 | 31.31 |
| 31 | 23.34 | 48.10 | 36.68 | 31.10 | 353.88 | 103.89 | 66.17 | 48.04 | 37.84 | 31.66 |
| 32 | 24.08 | 49.16 | 37.51 | 31.80 | 361.22 | 104.07 | 66.38 | 48.30 | 38.15 | 32.06 |
| 33 | 24.85 | 50.26 | 38.37 | 32.60 | 368.79 | 104.27 | 66.60 | 48.58 | 38.50 | 32.46 |
| 34 | 25.68 | 51.40 | 39.26 | 33.40 | 376.60 | 104.47 | 66.85 | 48.88 | 38.87 | 32.92 |
| 35 | 26.54 | 52.58 | 40.19 | 34.20 | 384.66 | 104.69 | 67.11 | 49.21 | 39.27 | 33.41 |
| 36 | 27.44 | 53.80 | 41.16 | 35.08 | 392.99 | 104.92 | 67.40 | 49.57 | 39.72 | 33.95 |
| 37 | 28.38 | 55.06 | 42.16 | 36.00 | 401.59 | 105.17 | 67.72 | 49.97 | 40.20 | 34.53 |
| 38 | 29.40 | 56.38 | 43.22 | 36.95 | 410.48 | 105.44 | 68.07 | 50.40 | 40.74 | 35.18 |
| 39 | 30.46 | 57.74 | 44.32 | 37.95 | 419.66 | 105.74 | 68.45 | 50.89 | 41.32 | 35.88 |
| 40 | 31.60 | 59.17 | 45.47 | 39.00 | 429.14 | 106.07 | 68.88 | 51.41 | 41.97 | 36.66 |
| 41 | 32.80 | 60.66 | 46.69 | 40.10 | 438.96 | 106.44 | 69.36 | 52.00 | 42.68 | 37.51 |
| 42 | 34.10 | 62.22 | 47.96 | 41.28 | 449.10 | 106.88 | 69.89 | 52.66 | 43.46 | 38.44 |
| 43 | 35.44 | 63.85 | 49.31 | 42.50 | 459.58 | 107.36 | 70.49 | 53.38 | 44.35 | 39.47 |
| 44 | 36.90 | 65.55 | 50.72 | 43.82 | 470.37 | 107.90 | 71.16 | 54.18 | 45.30 | 40.59 |
| 45 | 38.44 | 67.32 | 52.20 | 45.20 | 481.43 | 108.49 | 71.89 | 55.06 | 46.35 | 41.80 |
| 46 | 40.10 | 69.16 | 53.75 | 46.68 | 492.75 | 109.15 | 72.68 | 56.02 | 47.49 | ----- |
| 47 | 41.84 | 71.06 | 55.37 | 48.20 | 504.29 | 109.86 | 73.54 | 57.06 | 48.72 | ----- |
| 48 | 43.70 | 73.03 | 57.05 | 49.80 | 516.02 | 110.62 | 74.48 | 58.19 | 50.06 | ----- |
| 49 | 45.64 | 75.07 | 58.81 | 51.52 | 527.97 | 111.45 | 75.50 | 59.42 | 51.52 | ----- |
| 50 | 47.70 | 77.18 | 60.65 | 53.32 | 540.10 | 112.36 | 76.60 | 60.75 | 53.09 | ----- |
| 51 | 49.88 | 79.36 | 62.58 | 55.24 | 552.42 | 113.34 | 77.81 | 62.21 | ----- | ----- |
| 52 | 52.20 | 81.62 | 64.59 | 57.24 | 564.91 | 114.39 | 79.10 | 63.79 | ----- | ----- |
| 53 | 54.66 | 83.97 | 66.71 | 59.36 | 577.55 | 115.54 | 80.53 | 65.50 | ----- | ----- |
| 54 | 57.28 | 86.40 | 68.94 | 61.60 | 590.33 | 116.79 | 82.08 | 67.37 | ----- | ----- |
| 55 | 60.05 | 88.93 | 71.29 | 64.00 | 603.24 | 118.14 | 83.77 | 69.41 | ----- | ----- |
| 56 | 63.10 | 91.56 | 73.76 | ----- | 616.28 | 119.62 | 85.61 | ----- | ----- | ----- |
| 57 | 66.22 | 94.30 | 76.38 | ----- | 629.41 | 121.23 | 87.62 | ----- | ----- | ----- |
| 58 | 69.56 | 97.18 | 79.16 | ----- | 642.65 | 122.99 | 89.82 | ----- | ----- | ----- |
| 59 | 73.12 | 100.19 | 82.11 | ----- | 655.99 | 124.92 | 92.22 | ----- | ----- | ----- |
| 60 | 76.90 | 103.35 | 85.25 | ----- | 669.37 | 127.04 | 94.84 | ----- | ----- | ----- |
| 61 | 80.90 | 106.67 | ----- | ----- | 682.79 | ----- | ----- | ----- | ----- | ----- |
| 62 | 85.18 | 110.17 | ----- | ----- | 696.21 | ----- | ----- | ----- | ----- | ----- |
| 63 | 89.74 | 113.84 | ----- | ----- | 709.60 | ----- | ----- | ----- | ----- | ----- |
| 64 | 94.60 | 117.71 | ----- | ----- | 722.93 | ----- | ----- | ----- | ----- | ----- |
| 65 | 99.76 | 121.79 | ----- | ----- | 736.19 | ----- | ----- | ----- | ----- | ----- |

MICHIGAN MUTUAL OF DETROIT, MICH.

**Largest Amount of Insurance it will write on a Single Life, \$30,000.
Premiums for each \$1,000 Insurance.**

| Age at Issue of Policy. | LIFE. | | | | | ENDOWMENT, CONTINUOUS ANNUAL PREMIUMS | | | | | |
|-------------------------|-----------------------------|---------------------|---------------------|---------------------|--------------------------|--|-----------|-----------|-----------|-----------|-----------|
| | Continuous Annual Premiums. | 10 Annual Premiums. | 15 Annual Premiums. | 20 Annual Premiums. | Single Payment Premiums. | 10 Years. | 15 Years. | 20 Years. | 25 Years. | 30 Years. | 35 Years. |
| 20 | \$17.10 | \$37.89 | \$28.68 | \$24.22 | \$293.35 | \$98.58 | \$62.22 | \$44.59 | \$34.45 | \$28.06 | \$23.82 |
| 21 | 17.48 | 38.53 | 29.18 | 24.64 | 298.18 | 98.65 | 62.30 | 44.67 | 34.55 | 28.17 | 23.96 |
| 22 | 17.87 | 39.20 | 29.69 | 25.08 | 303.21 | 98.73 | 62.39 | 44.77 | 34.66 | 28.30 | 24.11 |
| 23 | 18.29 | 39.90 | 30.23 | 25.54 | 308.42 | 98.81 | 62.48 | 44.87 | 34.77 | 28.43 | 24.27 |
| 24 | 18.72 | 40.62 | 30.79 | 26.02 | 313.85 | 98.90 | 62.57 | 44.98 | 34.90 | 28.58 | 24.45 |
| 25 | 19.18 | 41.38 | 31.38 | 26.52 | 319.49 | 98.99 | 62.68 | 45.10 | 35.03 | 28.74 | 24.64 |
| 26 | 19.67 | 42.17 | 31.98 | 27.05 | 325.36 | 99.09 | 62.79 | 45.22 | 35.18 | 28.91 | 24.85 |
| 27 | 20.18 | 42.99 | 32.61 | 27.59 | 331.46 | 99.19 | 62.90 | 45.36 | 35.33 | 29.10 | 25.09 |
| 28 | 20.72 | 43.84 | 33.27 | 28.16 | 337.80 | 99.30 | 63.03 | 45.50 | 35.50 | 29.31 | 25.34 |
| 29 | 21.29 | 44.73 | 33.96 | 28.76 | 344.39 | 99.42 | 63.17 | 45.66 | 35.69 | 29.54 | 25.62 |
| 30 | 21.88 | 45.66 | 34.68 | 29.38 | 351.24 | 99.55 | 63.31 | 45.83 | 35.89 | 29.78 | 25.92 |
| 31 | 22.52 | 46.63 | 35.43 | 30.04 | 358.35 | 99.68 | 63.47 | 46.01 | 36.11 | 30.06 | 26.26 |
| 32 | 23.19 | 47.63 | 36.22 | 30.72 | 365.74 | 99.83 | 63.64 | 46.21 | 36.35 | 30.35 | 26.63 |
| 33 | 23.89 | 48.68 | 37.04 | 31.44 | 373.42 | 99.99 | 63.82 | 46.43 | 36.62 | 30.67 | 27.03 |
| 34 | 24.64 | 49.77 | 37.89 | 32.18 | 381.38 | 100.16 | 64.02 | 46.67 | 36.91 | 31.04 | 27.47 |
| 35 | 25.44 | 50.92 | 38.79 | 32.97 | 389.05 | 100.34 | 64.23 | 46.93 | 37.23 | 31.44 | 27.96 |
| 36 | 26.28 | 52.11 | 39.72 | 33.79 | 398.23 | 100.54 | 64.47 | 47.22 | 37.59 | 31.88 | 28.50 |
| 37 | 27.17 | 53.34 | 40.70 | 34.67 | 407.13 | 100.75 | 64.72 | 47.53 | 37.98 | 32.37 | 29.09 |
| 38 | 28.11 | 54.64 | 41.72 | 35.58 | 416.35 | 100.98 | 65.00 | 47.88 | 38.41 | 32.90 | 29.73 |
| 39 | 29.11 | 55.99 | 42.80 | 36.54 | 425.92 | 101.24 | 65.32 | 48.26 | 38.89 | 33.49 | 30.44 |
| 40 | 30.18 | 57.39 | 43.92 | 37.55 | 435.81 | 101.52 | 65.66 | 48.69 | 39.42 | 34.13 | 31.22 |
| 41 | 31.31 | 58.86 | 45.10 | 38.61 | 446.05 | 101.82 | 66.04 | 49.16 | 40.00 | 34.85 | ----- |
| 42 | 32.51 | 60.39 | 46.34 | 39.74 | 456.66 | 102.15 | 66.45 | 49.68 | 40.65 | 35.64 | ----- |
| 43 | 33.79 | 61.98 | 47.64 | 40.93 | 467.62 | 102.53 | 66.92 | 50.26 | 41.36 | 36.51 | ----- |
| 44 | 35.16 | 63.66 | 49.01 | 42.19 | 478.96 | 102.94 | 67.44 | 50.90 | 42.16 | 37.47 | ----- |
| 45 | 36.61 | 65.41 | 50.45 | 43.53 | 490.67 | 103.40 | 68.01 | 51.62 | 43.03 | 38.52 | ----- |
| 46 | 38.17 | 67.23 | 51.97 | 44.94 | 502.74 | 103.91 | 68.65 | 52.41 | 44.00 | ----- | ----- |
| 47 | 39.82 | 69.15 | 53.58 | 46.45 | 515.18 | 104.47 | 69.36 | 53.28 | 45.07 | ----- | ----- |
| 48 | 41.59 | 71.15 | 55.28 | 48.05 | 527.99 | 105.11 | 70.15 | 54.26 | 46.23 | ----- | ----- |
| 49 | 43.48 | 73.25 | 57.05 | 49.75 | 541.13 | 105.80 | 71.02 | 55.34 | 47.60 | ----- | ----- |
| 50 | 45.49 | 75.44 | 58.94 | 51.56 | 554.61 | 106.57 | 71.98 | 56.53 | 49.08 | ----- | ----- |
| 51 | 47.64 | 77.73 | 60.93 | 53.50 | 568.39 | 107.43 | 73.05 | 57.91 | ----- | ----- | ----- |
| 52 | 49.93 | 80.13 | 63.03 | 55.54 | 582.46 | 108.38 | 74.23 | 59.38 | ----- | ----- | ----- |
| 53 | 52.37 | 82.63 | 65.24 | 57.73 | 596.82 | 109.41 | 75.53 | 60.99 | ----- | ----- | ----- |
| 54 | 54.98 | 85.26 | 67.59 | 60.07 | 611.44 | 110.55 | 76.96 | 62.73 | ----- | ----- | ----- |
| 55 | 57.77 | 88.00 | 70.09 | 62.57 | 626.29 | 111.82 | 78.54 | 64.63 | ----- | ----- | ----- |
| 56 | 60.75 | 90.88 | 72.75 | 65.26 | 641.38 | 113.21 | 80.28 | ----- | ----- | ----- | ----- |
| 57 | 63.93 | 93.90 | 75.56 | 68.12 | 656.66 | 114.73 | 82.20 | ----- | ----- | ----- | ----- |
| 58 | 67.33 | 97.08 | 78.56 | 71.20 | 672.12 | 116.41 | 84.31 | ----- | ----- | ----- | ----- |
| 59 | 70.97 | 100.43 | 81.76 | 74.51 | 687.74 | 118.27 | 86.64 | ----- | ----- | ----- | ----- |
| 60 | 74.86 | 103.96 | 85.19 | 78.06 | 703.49 | 120.32 | 89.21 | ----- | ----- | ----- | ----- |
| 61 | 79.08 | 107.68 | 88.85 | 81.86 | 719.35 | 122.57 | ----- | ----- | ----- | ----- | ----- |
| 62 | 83.49 | 111.62 | 92.78 | 86.00 | 735.28 | 125.05 | ----- | ----- | ----- | ----- | ----- |
| 63 | 88.27 | 115.80 | 96.96 | 90.44 | 751.25 | 127.79 | ----- | ----- | ----- | ----- | ----- |
| 64 | 93.39 | 120.24 | 101.48 | 95.23 | 767.26 | 130.81 | ----- | ----- | ----- | ----- | ----- |
| 65 | 98.88 | 124.97 | 106.32 | 100.39 | 783.27 | 134.13 | ----- | ----- | ----- | ----- | ----- |

MUTUAL BENEFIT OF NEWARK, NEW JERSEY.

Largest Amount of Insurance it will write on a Single Life, \$25,000.

Premiums for each \$1,000 Insurance.

| Age at Issue of Policy. | LIFE. | | | | | ENDOWMENT, CONTINUOUS ANNUAL PREMIUMS. | | | | | |
|-------------------------|-----------------------------|---------------------|---------------------|---------------------|--------------------------|---|-----------|-----------|-----------|-----------|-----------|
| | Continuous Annual Premiums. | 10 Annual Premiums. | 15 Annual Premiums. | 20 Annual Premiums. | Single Payment Premiums. | 10 Years. | 15 Years. | 20 Years. | 25 Years. | 30 Years. | 35 Years. |
| 25 | \$19.60 | \$42.37 | \$32.14 | \$27.31 | \$323.75 | \$103.60 | \$65.30 | \$47.46 | \$36.63 | \$30.08 | \$26.10 |
| 26 | 20.10 | 43.20 | 32.78 | 27.86 | 329.69 | 103.71 | 65.53 | 47.64 | 36.82 | 30.28 | 26.36 |
| 27 | 20.64 | 44.05 | 33.46 | 28.42 | 335.84 | 103.86 | 65.73 | 47.85 | 37.01 | 30.51 | 26.61 |
| 28 | 21.20 | 44.94 | 34.15 | 29.01 | 342.25 | 104.04 | 65.95 | 48.04 | 37.21 | 30.75 | 26.91 |
| 29 | 21.78 | 45.86 | 34.89 | 29.63 | 348.90 | 104.17 | 66.21 | 48.28 | 37.45 | 31.00 | 27.21 |
| 30 | 22.36 | 46.83 | 35.64 | 30.27 | 355.81 | 104.33 | 66.43 | 48.48 | 37.67 | 31.27 | 27.52 |
| 31 | 23.00 | 47.84 | 36.43 | 30.95 | 363.00 | 104.48 | 66.71 | 48.75 | 37.95 | 31.58 | 27.87 |
| 32 | 23.70 | 48.88 | 37.26 | 31.66 | 370.45 | 104.59 | 66.93 | 49.00 | 38.17 | 31.90 | 28.30 |
| 33 | 24.42 | 49.97 | 38.12 | 32.39 | 378.20 | 104.75 | 67.20 | 49.28 | 38.49 | 32.27 | 28.74 |
| 34 | 25.18 | 51.11 | 39.01 | 33.16 | 385.20 | 104.98 | 67.53 | 49.56 | 38.86 | 32.66 | 29.24 |
| 35 | 26.00 | 52.28 | 39.95 | 33.97 | 392.05 | 105.18 | 67.80 | 49.87 | 39.18 | 33.09 | 29.81 |
| 36 | 26.86 | 53.51 | 40.92 | 34.82 | 399.14 | 105.35 | 68.15 | 50.19 | 39.59 | 33.56 | 30.39 |
| 37 | 27.76 | 54.79 | 41.94 | 35.71 | 406.50 | 105.51 | 68.50 | 50.52 | 39.98 | 34.09 | 31.00 |
| 38 | 28.74 | 56.12 | 43.01 | 36.64 | 414.13 | 105.74 | 68.86 | 50.93 | 40.50 | 34.67 | 31.78 |
| 39 | 29.76 | 57.51 | 44.12 | 37.62 | 422.03 | 106.00 | 69.25 | 51.35 | 41.02 | 35.29 | 32.57 |
| 40 | 30.84 | 58.94 | 45.29 | 38.65 | 430.19 | 106.29 | 69.63 | 51.85 | 41.56 | 36.00 | 33.40 |
| 41 | 32.00 | 60.49 | 46.51 | 39.73 | 438.65 | 106.64 | 70.07 | 52.35 | 42.18 | 36.77 | ----- |
| 42 | 33.24 | 62.11 | 47.79 | 40.88 | 447.40 | 107.00 | 70.51 | 52.88 | 42.83 | 37.62 | ----- |
| 43 | 34.56 | 63.79 | 49.14 | 42.09 | 456.45 | 107.41 | 71.05 | 53.57 | 43.68 | 38.56 | ----- |
| 44 | 35.94 | 65.54 | 50.55 | 43.37 | 465.80 | 107.92 | 71.65 | 54.22 | 44.47 | 39.60 | ----- |
| 45 | 37.42 | 67.38 | 52.03 | 44.73 | 475.44 | 108.39 | 72.29 | 55.00 | 45.41 | 40.75 | ----- |
| 46 | 39.00 | 69.28 | 53.59 | 46.16 | 485.39 | 109.00 | 72.94 | 55.89 | 46.43 | ----- | ----- |
| 47 | 40.70 | 71.29 | 55.24 | 47.68 | 495.63 | 109.70 | 73.70 | 56.77 | 47.58 | ----- | ----- |
| 48 | 42.50 | 73.38 | 56.97 | 49.30 | 506.16 | 110.44 | 74.57 | 57.83 | 48.86 | ----- | ----- |
| 49 | 44.46 | 75.56 | 58.79 | 51.03 | 516.98 | 111.16 | 75.54 | 58.93 | 50.24 | ----- | ----- |
| 50 | 46.50 | 77.83 | 60.71 | 52.86 | 528.04 | 112.10 | 76.53 | 60.20 | 51.77 | ----- | ----- |
| 51 | 48.70 | 80.21 | 62.75 | 54.81 | 539.35 | 113.16 | 77.67 | 61.59 | ----- | ----- | ----- |
| 52 | 51.04 | 82.69 | 64.88 | 56.88 | 550.90 | 114.28 | 78.86 | 63.13 | ----- | ----- | ----- |
| 53 | 53.54 | 85.27 | 67.15 | 59.10 | 562.65 | 115.50 | 80.26 | 64.83 | ----- | ----- | ----- |
| 54 | 56.20 | 87.98 | 69.54 | 61.46 | 574.62 | 116.82 | 81.77 | 66.70 | ----- | ----- | ----- |
| 55 | 59.06 | 90.80 | 72.07 | 64.00 | 586.76 | 118.23 | 83.42 | 68.76 | ----- | ----- | ----- |
| 56 | 62.70 | 93.74 | 74.75 | 66.72 | 599.06 | 119.77 | 85.23 | ----- | ----- | ----- | ----- |
| 57 | 65.34 | 96.84 | 77.62 | 69.62 | 611.52 | 121.49 | 87.24 | ----- | ----- | ----- | ----- |
| 58 | 68.82 | 100.09 | 80.66 | 72.74 | 624.09 | 123.34 | 89.45 | ----- | ----- | ----- | ----- |
| 59 | 72.51 | 103.49 | 83.90 | 76.10 | 636.78 | 125.36 | 91.90 | ----- | ----- | ----- | ----- |
| 60 | 76.52 | 107.09 | 87.38 | 79.71 | 649.56 | 127.59 | 94.60 | ----- | ----- | ----- | ----- |

MUTUAL LIFE INSURANCE CO. OF LOUISVILLE, KY.

greatest Amount of Insurance it will write on a Single Life, \$10,000.

Premiums for each \$1,000 Insurance.

| LIFE. | | | | | ENDOWMENT, CONTINUOUS ANNUAL PREMIUMS. | | | | | |
|-----------------------------|--------------------|---------------------|---------------------|---------------------|---|-----------|-----------|-----------|-----------|-----------|
| Continuous Annual Premiums. | 5 Annual Premiums. | 10 Annual Premiums. | 15 Annual Premiums. | 20 Annual Premiums. | 10 Years. | 15 Years. | 20 Years. | 25 Years. | 30 Years. | 35 Years. |
| \$17.30 | \$37.72 | \$38.96 | \$29.56 | \$25.00 | \$103.41 | \$65.47 | \$47.07 | \$36.49 | \$29.82 | \$25.40 |
| 17.80 | 68.86 | 39.63 | 30.08 | 25.44 | 103.50 | 65.57 | 47.18 | 36.61 | 29.96 | 25.56 |
| 18.30 | 70.04 | 40.32 | 30.61 | 25.90 | 103.60 | 65.68 | 47.30 | 36.74 | 30.11 | 25.74 |
| 18.70 | 71.26 | 41.03 | 31.16 | 26.38 | 103.70 | 65.78 | 47.42 | 36.87 | 30.26 | 25.92 |
| 19.30 | 72.54 | 41.78 | 31.73 | 26.87 | 103.80 | 65.90 | 47.54 | 37.00 | 30.42 | 26.11 |
| 19.89 | 73.87 | 42.56 | 32.34 | 27.39 | 103.91 | 66.02 | 47.68 | 37.17 | 30.61 | 26.33 |
| 20.40 | 75.25 | 43.37 | 32.97 | 27.93 | 104.03 | 66.15 | 47.82 | 37.34 | 30.80 | 26.57 |
| 20.93 | 76.69 | 44.22 | 33.62 | 28.50 | 104.16 | 66.29 | 47.98 | 37.52 | 31.02 | 26.83 |
| 21.48 | 78.18 | 45.10 | 34.31 | 29.09 | 104.29 | 66.44 | 48.15 | 37.72 | 31.25 | 27.11 |
| 22.07 | 79.74 | 46.02 | 35.02 | 29.71 | 104.43 | 66.60 | 48.33 | 37.92 | 31.50 | 27.42 |
| 22.70 | 81.36 | 46.97 | 35.70 | 30.46 | 104.58 | 66.77 | 48.53 | 38.16 | 31.78 | 27.76 |
| 23.35 | 83.05 | 47.98 | 36.54 | 31.03 | 104.75 | 66.96 | 48.74 | 38.41 | 32.09 | 28.13 |
| 24.05 | 84.80 | 49.02 | 37.35 | 31.74 | 104.92 | 67.16 | 48.97 | 38.69 | 32.43 | 28.54 |
| 24.78 | 86.62 | 50.10 | 38.20 | 32.48 | 105.11 | 67.38 | 49.22 | 38.98 | 32.79 | 28.98 |
| 25.56 | 88.52 | 51.22 | 39.09 | 33.26 | 105.31 | 67.60 | 49.49 | 39.31 | 33.19 | 29.46 |
| 26.38 | 90.49 | 52.40 | 40.01 | 34.08 | 105.53 | 67.85 | 49.79 | 39.68 | 33.63 | 30.00 |
| 27.25 | 92.54 | 53.63 | 40.98 | 34.93 | 105.75 | 68.12 | 50.11 | 40.07 | 34.11 | 30.58 |
| 28.17 | 94.67 | 54.91 | 42.00 | 35.83 | 106.00 | 68.41 | 50.47 | 40.50 | 34.64 | 31.22 |
| 29.15 | 96.89 | 56.24 | 43.06 | 36.78 | 106.28 | 68.73 | 50.86 | 40.98 | 35.23 | 31.93 |
| 30.19 | 99.19 | 57.63 | 44.17 | 37.78 | 106.58 | 69.09 | 51.30 | 41.52 | 35.88 | 32.70 |
| 31.30 | 101.59 | 59.09 | 45.33 | 38.83 | 106.90 | 69.49 | 51.78 | 42.10 | 36.59 | 33.55 |
| 32.47 | 104.06 | 60.60 | 46.56 | 39.93 | 107.26 | 69.92 | 52.31 | 42.75 | 37.38 | ----- |
| 33.73 | 106.66 | 62.19 | 47.84 | 41.10 | 107.65 | 70.40 | 52.89 | 43.47 | 38.24 | ----- |
| 35.05 | 109.34 | 63.84 | 49.19 | 42.34 | 108.08 | 70.92 | 53.54 | 44.26 | 39.19 | ----- |
| 36.46 | 112.13 | 65.57 | 50.61 | 43.64 | 108.55 | 71.50 | 54.25 | 45.12 | 40.23 | ----- |
| 37.97 | 115.02 | 67.37 | 52.11 | 45.03 | 109.07 | 72.14 | 55.04 | 46.08 | 41.37 | ----- |
| 39.58 | 118.02 | 69.26 | 53.68 | 46.50 | 109.65 | 72.86 | 55.91 | 47.15 | ----- | ----- |
| 41.30 | 121.15 | 71.25 | 55.35 | 48.07 | 110.30 | 73.66 | 56.89 | 48.32 | ----- | ----- |
| 43.13 | 124.38 | 73.32 | 57.10 | 49.73 | 111.01 | 74.54 | 57.96 | 49.61 | ----- | ----- |
| 45.09 | 127.74 | 75.49 | 58.95 | 51.50 | 111.81 | 75.51 | 59.15 | 51.04 | ----- | ----- |
| 47.18 | 131.21 | 77.77 | 60.91 | 53.38 | 112.68 | 76.59 | 60.45 | 52.60 | ----- | ----- |
| 49.40 | 134.80 | 80.14 | 62.98 | 55.38 | 113.64 | 77.77 | 61.90 | ----- | ----- | ----- |
| 51.78 | 138.51 | 82.63 | 65.16 | 57.51 | 114.70 | 79.07 | 63.48 | ----- | ----- | ----- |
| 54.31 | 142.34 | 85.22 | 67.47 | 59.79 | 115.86 | 80.51 | 65.22 | ----- | ----- | ----- |
| 57.02 | 146.30 | 87.94 | 69.91 | 62.22 | 117.14 | 82.09 | 67.14 | ----- | ----- | ----- |
| 59.91 | 150.38 | 90.79 | 72.50 | 64.82 | 118.54 | 83.82 | ----- | ----- | ----- | ----- |
| 63.00 | 154.60 | 93.78 | 75.26 | 67.60 | 120.09 | 85.73 | ----- | ----- | ----- | ----- |
| 66.29 | 158.94 | 96.91 | 78.18 | 70.59 | 121.78 | 87.84 | ----- | ----- | ----- | ----- |
| 69.82 | 163.43 | 100.21 | 81.30 | 73.78 | 123.64 | 90.15 | ----- | ----- | ----- | ----- |
| 73.60 | 168.07 | 103.68 | 84.63 | 77.22 | 125.70 | 92.70 | ----- | ----- | ----- | ----- |
| 77.63 | 172.87 | 107.35 | 88.19 | 80.91 | 127.96 | 95.50 | ----- | ----- | ----- | ----- |

MUTUAL LIFE OF NEW YORK.

**Largest Amount of Insurance it will write on a Single Life, \$100,000.
Premiums for each \$1,000 Insurance.**

| Age at Issue of Policy. | LIFE. | | | | | ENDOWMENT. ANNUAL CONTINUOUS PREM'S. | | | |
|-------------------------|-----------------------------|---------------------|---------------------|---------------------|--------------------------|---|-----------|-----------|-----------|
| | Continuous Annual Premiums. | 10 Annual Premiums. | 15 Annual Premiums. | 20 Annual Premiums. | Single Payment Premiums. | 15 Years. | 20 Years. | 25 Years. | 30 Years. |
| 21 | \$18.60 | \$40.50 | \$30.80 | \$26.10 | \$310.10 | \$66.90 | \$48.20 | \$37.40 | \$30.70 |
| 22 | 19 10 | 41.20 | 31.30 | 26.60 | 315.30 | 67.00 | 48.30 | 37.60 | 30.80 |
| 23 | 19 50 | 41.90 | 31.90 | 27.00 | 320.80 | 67.10 | 48.40 | 37.70 | 31.00 |
| 24 | 20.00 | 42.70 | 32.50 | 27.60 | 326.40 | 67.20 | 48.60 | 37.90 | 31.20 |
| 25 | 20.50 | 43.50 | 33.10 | 28.10 | 332.30 | 67.40 | 48.70 | 38.00 | 31.40 |
| 26 | 21.00 | 44.30 | 33.80 | 28.60 | 338.40 | 67.50 | 48.90 | 38.20 | 31.60 |
| 27 | 21.50 | 45.20 | 34.40 | 29.20 | 344.70 | 67.60 | 49.00 | 38.40 | 31.80 |
| 28 | 22 10 | 46.10 | 35.10 | 29.80 | 351.30 | 67.80 | 49.20 | 38.60 | 32.00 |
| 29 | 22.70 | 47.00 | 35.90 | 30.50 | 358.20 | 68.00 | 49.40 | 38.80 | 32.30 |
| 30 | 23.30 | 48.00 | 36.60 | 31.10 | 365.30 | 68.20 | 49.60 | 39.10 | 32.60 |
| 31 | 24.00 | 49.10 | 37.40 | 31.80 | 372.70 | 68.30 | 49.80 | 39.30 | 32.90 |
| 32 | 24.70 | 50.10 | 38.30 | 32.60 | 380.40 | 68.60 | 50.10 | 39.60 | 33.20 |
| 33 | 25.50 | 51.20 | 39.10 | 33.30 | 388.40 | 68.80 | 50.30 | 39.90 | 33.60 |
| 34 | 26.30 | 52.40 | 40.00 | 34.10 | 396.70 | 69.00 | 50.60 | 40.30 | 34.00 |
| 35 | 27.10 | 53.60 | 41.00 | 35.00 | 405.30 | 69.30 | 50.90 | 40.60 | 34.50 |
| 36 | 28.00 | 54.80 | 42.00 | 35.80 | 414.20 | 69.60 | 51.30 | 41.10 | 35.00 |
| 37 | 29.00 | 56.20 | 43.00 | 36.80 | 423.50 | 69.90 | 51.70 | 41.50 | 35.60 |
| 38 | 30.00 | 57.50 | 44.10 | 37.70 | 433.10 | 70.20 | 52.10 | 42.00 | 36.20 |
| 39 | 31.10 | 59.00 | 45.30 | 38.80 | 443.00 | 70.60 | 52.50 | 42.60 | 36.80 |
| 40 | 32.20 | 60.40 | 46.50 | 39.80 | 453.40 | 71.00 | 53.00 | 43.20 | 37.60 |
| 41 | 33.40 | 62.00 | 47.70 | 41.00 | 464.00 | 71.50 | 53.60 | 43.90 | 38.40 |
| 42 | 34.70 | 63.60 | 49.00 | 42.20 | 475.10 | 72.00 | 54.20 | 44.60 | 39.30 |
| 43 | 36.10 | 65.30 | 50.40 | 43.50 | 486.50 | 72.50 | 54.80 | 45.40 | 40.30 |
| 44 | 37.50 | 67.10 | 51.90 | 44.80 | 498.30 | 73.10 | 55.60 | 46.30 | 41.30 |
| 45 | 39.10 | 69.00 | 53.40 | 46.20 | 510.50 | 73.80 | 56.40 | 47.30 | 42.50 |
| 46 | 40.70 | 70.90 | 55.10 | 47.80 | 523.10 | 74.60 | 57.30 | 48.40 | 43.80 |
| 47 | 42.50 | 72.90 | 56.80 | 49.40 | 536.00 | 75.40 | 58.30 | 49.60 | 45.20 |
| 48 | 44.40 | 75.10 | 58.60 | 51.10 | 549.40 | 76.30 | 59.40 | 51.00 | 46.80 |
| 49 | 46.40 | 77.30 | 60.50 | 52.90 | 563.10 | 77.30 | 60.70 | 52.40 | 48.50 |
| 50 | 48.50 | 79.60 | 62.50 | 54.80 | 577.10 | 78.40 | 62.00 | 54.00 | 50.30 |
| 51 | 50.80 | 82.10 | 64.60 | 56.90 | 591.50 | 79.70 | 63.50 | 55.80 | ----- |
| 52 | 53.30 | 84.60 | 66.90 | 59.10 | 606.20 | 81.00 | 65.20 | 57.70 | ----- |
| 53 | 55.90 | 87.30 | 69.20 | 61.40 | 621.20 | 82.50 | 67.00 | 59.90 | ----- |
| 54 | 58.70 | 90.10 | 71.80 | 63.90 | 636.40 | 84.10 | 68.90 | 62.20 | ----- |
| 55 | 61.60 | 93.00 | 74.40 | 66.60 | 651.90 | 85.90 | 71.10 | 64.70 | ----- |
| 56 | 64.80 | 96.10 | 77.30 | 69.50 | 667.70 | 87.90 | 73.50 | ----- | ----- |
| 57 | 68.20 | 99.30 | 80.30 | 72.60 | 683.60 | 90.10 | 76.10 | ----- | ----- |
| 58 | 71.80 | 102.70 | 83.50 | 75.80 | 699.80 | 92.50 | 78.90 | ----- | ----- |
| 59 | 75.70 | 106.30 | 86.90 | 79.40 | 716.10 | 95.10 | 82.10 | ----- | ----- |
| 60 | 79.90 | 110.10 | 90.60 | 82.20 | 732.60 | 98.00 | 85.50 | ----- | ----- |
| 61 | 84.30 | 114.10 | 94.50 | 87.30 | 749.10 | 101.20 | ----- | ----- | ----- |
| 62 | 89.10 | 118.30 | 98.70 | 91.70 | 765.80 | 104.70 | ----- | ----- | ----- |
| 63 | 94.20 | 122.70 | 103.20 | 96.40 | 782.50 | 108.50 | ----- | ----- | ----- |
| 64 | 99.60 | 127.50 | 108.00 | 101.50 | 799.30 | 112.70 | ----- | ----- | ----- |
| 65 | 105.50 | 132.50 | 113.20 | 107.10 | 816.10 | 117.30 | ----- | ----- | ----- |

NATIONAL OF MONTPELIER, VT.

**Largest Amount of Insurance it will write on a Single Life, \$25,000.
Premiums for each \$1,000 Insurance.**

| Age at Issue of Policy. | LIFE. | | | | | ENDOWMENT, CONT'OUS ANN'L PREM'S. | | | |
|-------------------------|-----------------------------|---------------------|---------------------|---------------------|--------------------------|--------------------------------------|-----------|-----------|-----------|
| | Continuous Annual Premiums. | 10 Annual Premiums. | 15 Annual Premiums. | 20 Annual Premiums. | Single Payment Premiums. | 10 Years. | 15 Years. | 20 Years. | 25 Years. |
| 20 | \$17.30 | \$38.55 | \$29.30 | \$24.75 | \$301.36 | \$103.91 | \$66.02 | \$47.68 | \$37.17 |
| 21 | 17.80 | 39.25 | 29.80 | 25.20 | 307.13 | 103.91 | 66.02 | 47.68 | 37.17 |
| 22 | 18.30 | 40.00 | 30.35 | 25.65 | 313.06 | 103.91 | 66.02 | 47.68 | 37.17 |
| 23 | 18.70 | 40.80 | 30.90 | 26.10 | 318.96 | 103.91 | 66.02 | 47.68 | 37.17 |
| 24 | 19.30 | 41.60 | 31.45 | 26.60 | 325.43 | 103.91 | 66.02 | 47.68 | 37.17 |
| 25 | 19.80 | 42.45 | 32.05 | 27.10 | 331.84 | 103.91 | 66.02 | 47.68 | 37.17 |
| 26 | 20.30 | 43.30 | 32.70 | 27.65 | 338.44 | 104.03 | 66.15 | 47.82 | 37.34 |
| 27 | 20.90 | 44.20 | 33.35 | 28.20 | 345.41 | 104.16 | 66.29 | 47.98 | 37.52 |
| 28 | 21.50 | 45.15 | 34.00 | 28.80 | 352.56 | 104.29 | 66.44 | 48.15 | 37.72 |
| 29 | 22.10 | 46.10 | 34.70 | 29.40 | 359.88 | 104.43 | 66.60 | 48.33 | 37.92 |
| 30 | 22.70 | 47.10 | 35.45 | 30.05 | 367.40 | 104.58 | 66.77 | 48.53 | 38.16 |
| 31 | 23.40 | 48.10 | 36.20 | 30.70 | 375.28 | 104.75 | 66.96 | 48.74 | 38.41 |
| 32 | 24.10 | 49.20 | 37.00 | 31.40 | 383.37 | 104.92 | 67.16 | 48.97 | 38.69 |
| 33 | 24.80 | 50.30 | 37.85 | 32.15 | 391.65 | 105.11 | 67.36 | 49.22 | 38.98 |
| 34 | 25.60 | 51.40 | 38.70 | 32.90 | 400.36 | 105.31 | 67.60 | 49.49 | 39.31 |
| 35 | 26.50 | 52.60 | 39.65 | 33.70 | 409.41 | 105.53 | 67.85 | 49.79 | 39.68 |
| 36 | 27.40 | 53.80 | 40.60 | 34.55 | 418.76 | 105.75 | 68.12 | 50.11 | 40.07 |
| 37 | 28.30 | 55.10 | 41.60 | 35.45 | 428.26 | 106.00 | 68.41 | 50.47 | 40.50 |
| 38 | 29.30 | 56.40 | 42.65 | 36.35 | 438.19 | 106.28 | 68.73 | 50.86 | 40.98 |
| 39 | 30.40 | 57.75 | 43.75 | 37.35 | 448.56 | 106.58 | 69.09 | 51.30 | 41.52 |
| 40 | 31.50 | 59.20 | 44.90 | 38.40 | 459.16 | 106.90 | 69.49 | 51.78 | 42.10 |
| 41 | 32.60 | 60.70 | 46.10 | 39.45 | 470.02 | 107.26 | 69.92 | 52.31 | 42.75 |
| 42 | 33.90 | 62.25 | 47.35 | 40.60 | 481.50 | 107.65 | 70.40 | 52.89 | 43.47 |
| 43 | 35.20 | 63.85 | 48.70 | 41.80 | 493.26 | 108.08 | 70.92 | 53.54 | 44.20 |
| 44 | 36.50 | 65.60 | 50.10 | 43.10 | 505.22 | 108.55 | 71.50 | 54.25 | 45.12 |
| 45 | 38.00 | 67.35 | 51.55 | 44.50 | 517.73 | 109.07 | 72.14 | 55.04 | 46.08 |
| 46 | 39.60 | 69.20 | 53.10 | 45.95 | 530.57 | 109.65 | 72.86 | 55.91 | 47.15 |
| 47 | 41.20 | 71.10 | 54.75 | 47.50 | 543.60 | 110.30 | 73.66 | 56.89 | 48.32 |
| 48 | 43.10 | 73.05 | 56.50 | 49.10 | 556.73 | 111.01 | 74.54 | 57.96 | 49.61 |
| 49 | 45.00 | 75.10 | 58.30 | 50.85 | 570.88 | 111.81 | 75.51 | 59.15 | 51.04 |
| 50 | 47.00 | 77.20 | 60.25 | 52.70 | 584.86 | 112.68 | 76.59 | 60.45 | 52.60 |
| 51 | 49.20 | 79.40 | 61.25 | 54.65 | 599.24 | 113.64 | 77.77 | 61.90 | 54.31 |
| 52 | 51.50 | 81.65 | 64.40 | 56.75 | 613.79 | 114.70 | 79.07 | 63.48 | 56.19 |
| 53 | 53.90 | 84.00 | 66.70 | 59.00 | 628.56 | 115.86 | 80.51 | 65.22 | 58.24 |
| 54 | 56.50 | 86.40 | 69.10 | 61.40 | 643.66 | 117.14 | 82.09 | 67.14 | 60.48 |
| 55 | 59.40 | 88.95 | 71.65 | 63.95 | 659.24 | 118.54 | 83.82 | 69.24 | 62.92 |
| 56 | 62.40 | 91.60 | 74.35 | 66.70 | 674.89 | 120.09 | 85.73 | 71.54 | 65.58 |
| 57 | 65.60 | 94.35 | 77.25 | 69.65 | 690.80 | 121.78 | 87.84 | 74.07 | 68.48 |
| 58 | 69.00 | 97.20 | 80.30 | 72.80 | 707.03 | 123.64 | 90.15 | 76.84 | 71.63 |
| 59 | 72.70 | 100.20 | 83.60 | 76.15 | 723.48 | 125.70 | 92.70 | 79.87 | 75.06 |
| 60 | 76.40 | 103.35 | 87.10 | 79.80 | 739.87 | 127.96 | 95.50 | 83.18 | 78.80 |

NEW ENGLAND MUTUAL OF BOSTON, MASS.

Largest Amount of Insurance it will write on a Single Life, \$20,000.

Premiums for each \$1,000 Insurance.

| LIFE. [Premiums formerly charged for Life Policies, i. e., payable at Death only.] | | | | | | | ENDOWMENT, CONT'OUS ANN'L PREM'S. | | | |
|--|------------------------------------|----------------------------------|------------------------|------------------------|------------------------|------------------------|--------------------------------------|-----------|-----------|-----------|
| Age at Issue of Policy. | Policy Payable at Death or Age. | Continuous An- nual Premiums. | 10 Annual Premiums. | 15 Annual Premiums. | 20 Annual Premiums. | 25 Annual Premiums. | 15 Years. | 20 Years. | 25 Years. | 30 Years. |
| 20 | 75 | \$17.30 | \$38.55 | \$29.75 | \$24.70 | \$21.60 | \$65.35 | \$46.20 | \$35.25 | \$28.35 |
| 21 | 75 | 17.80 | 39.25 | 30.30 | 25.20 | 22.00 | 65.40 | 46.30 | 35.35 | 28.50 |
| 22 | 75 | 18.30 | 40.00 | 30.90 | 25.70 | 22.50 | 65.50 | 46.40 | 35.45 | 28.60 |
| 23 | 75 | 18.70 | 40.80 | 31.50 | 26.20 | 22.95 | 65.60 | 46.50 | 35.60 | 28.75 |
| 24 | 75 | 19.30 | 41.60 | 32.15 | 26.75 | 23.45 | 65.70 | 46.60 | 35.70 | 28.95 |
| 25 | 75 | 19.80 | 42.45 | 32.80 | 27.30 | 24.00 | 65.80 | 46.75 | 35.85 | 29.10 |
| 26 | 75 | 20.30 | 43.30 | 33.50 | 27.90 | 24.50 | 65.90 | 46.85 | 36.00 | 29.30 |
| 27 | 75 | 20.90 | 44.20 | 34.20 | 28.50 | 25.10 | 66.00 | 47.00 | 36.15 | 29.50 |
| 28 | 75 | 21.50 | 45.15 | 34.90 | 29.15 | 25.65 | 66.10 | 47.15 | 36.35 | 29.75 |
| 29 | 75 | 22.10 | 46.10 | 35.65 | 29.80 | 26.30 | 66.20 | 47.30 | 36.55 | 30.00 |
| 30 | 75 | 22.70 | 47.10 | 36.45 | 30.45 | 26.90 | 66.35 | 47.45 | 36.75 | 30.25 |
| 31 | 75 | 23.40 | 48.10 | 37.25 | 31.10 | 27.60 | 66.50 | 47.60 | 37.00 | 30.55 |
| 32 | 75 | 24.10 | 49.20 | 38.10 | 31.85 | 28.30 | 66.65 | 47.80 | 37.25 | 30.90 |
| 33 | 75 | 24.80 | 50.30 | 39.00 | 32.60 | 29.00 | 66.80 | 48.00 | 37.50 | 31.25 |
| 34 | 75 | 25.60 | 51.40 | 39.90 | 33.40 | 29.80 | 66.95 | 48.25 | 37.80 | 31.60 |
| 35 | 75 | 26.50 | 52.60 | 40.85 | 34.25 | 30.60 | 67.15 | 48.50 | 38.15 | 32.05 |
| 36 | 75 | 27.40 | 53.80 | 41.80 | 35.10 | 31.45 | 67.35 | 48.80 | 38.50 | 32.50 |
| 37 | 75 | 28.30 | 55.10 | 42.85 | 36.00 | 32.30 | 67.60 | 49.10 | 38.90 | 33.00 |
| 38 | 75 | 29.30 | 56.40 | 43.90 | 36.95 | 33.25 | 67.85 | 49.45 | 39.40 | 33.60 |
| 39 | 76 | 30.40 | 57.75 | 45.00 | 37.95 | 34.00 | 68.15 | 49.85 | 39.90 | 34.20 |
| 40 | 76 | 31.50 | 59.20 | 46.20 | 39.00 | ----- | 68.45 | 50.25 | 40.45 | 34.90 |
| 41 | 76 | 32.60 | 60.70 | 47.45 | 40.10 | ----- | 68.85 | 50.75 | 41.05 | 35.65 |
| 42 | 77 | 33.90 | 62.25 | 48.75 | 41.25 | ----- | 69.25 | 51.30 | 41.75 | 36.50 |
| 43 | 77 | 35.20 | 63.85 | 50.10 | 42.50 | ----- | 69.75 | 51.90 | 42.50 | 37.45 |
| 44 | 78 | 36.50 | 65.60 | 51.55 | 43.85 | ----- | 70.30 | 52.60 | 43.35 | 38.45 |
| 45 | 78 | 38.00 | 67.35 | 53.05 | 45.20 | ----- | 70.85 | 53.35 | 44.30 | 39.55 |
| 46 | 78 | 39.60 | 69.20 | 54.60 | 46.65 | ----- | 71.50 | 54.20 | ----- | ----- |
| 47 | 79 | 41.20 | 71.10 | 56.25 | 48.20 | ----- | 72.25 | 55.10 | ----- | ----- |
| 48 | 79 | 43.10 | 73.05 | 57.95 | 49.85 | ----- | 73.05 | 56.05 | ----- | ----- |
| 49 | 79 | 45.00 | 75.10 | 59.75 | 51.55 | ----- | 73.90 | 57.15 | ----- | ----- |
| 50 | 79 | 47.00 | 77.20 | 61.60 | ----- | ----- | 74.80 | ----- | ----- | ----- |
| 51 | 79 | 49.20 | 79.40 | 63.55 | ----- | ----- | 75.85 | ----- | ----- | ----- |
| 52 | 80 | 51.50 | 81.65 | 65.60 | ----- | ----- | 76.95 | ----- | ----- | ----- |
| 53 | 80 | 53.90 | 84.00 | 67.75 | ----- | ----- | 78.20 | ----- | ----- | ----- |
| 54 | 80 | 56.50 | 86.40 | 70.00 | ----- | ----- | 79.55 | ----- | ----- | ----- |
| 55 | 80 | 59.40 | 88.95 | 72.40 | ----- | ----- | 81.00 | ----- | ----- | ----- |
| 56 | 80 | 62.40 | 91.60 | ----- | ----- | ----- | ----- | ----- | ----- | ----- |
| 57 | 81 | 65.60 | 94.35 | ----- | ----- | ----- | ----- | ----- | ----- | ----- |
| 58 | 81 | 69.00 | 97.20 | ----- | ----- | ----- | ----- | ----- | ----- | ----- |
| 59 | 81 | 72.70 | 100.20 | ----- | ----- | ----- | ----- | ----- | ----- | ----- |
| 60 | 81 | 76.40 | 103.35 | ----- | ----- | ----- | ----- | ----- | ----- | ----- |

NEW YORK LIFE INSURANCE CO.

**Largest Amount of Insurance it will write on a Single Life, \$100,000.
Premiums for each \$1,000 Insurance.**

| Age at Issue of Policy. | LIFE. | | | | | ENDOWMENT, CONTINUOUS ANNUAL PREMIUMS. | | | | | |
|-------------------------|-----------------------------|---------------------|---------------------|---------------------|--------------------------|---|-----------|-----------|-----------|-----------|-----------|
| | Continuous Annual Premiums. | 10 Annual Premiums. | 15 Annual Premiums. | 20 Annual Premiums. | Single Payment Premiums. | 10 Years. | 15 Years. | 20 Years. | 25 Years. | 30 Years. | 35 Years. |
| 25 | \$20.50 | \$43.50 | \$33.10 | \$28.10 | \$356.46 | \$105.90 | \$67.40 | \$48.70 | \$38.00 | \$31.40 | \$27.00 |
| 26 | 21.00 | 44.30 | 33.80 | 28.60 | 363.34 | 106.00 | 67.50 | 48.90 | 38.20 | 31.60 | 27.30 |
| 27 | 21.50 | 45.20 | 34.40 | 29.20 | 370.50 | 106.10 | 67.60 | 49.00 | 38.40 | 31.80 | 27.50 |
| 28 | 22.10 | 46.10 | 35.10 | 29.80 | 377.98 | 106.20 | 67.80 | 49.20 | 38.60 | 32.00 | 27.80 |
| 29 | 22.70 | 47.00 | 35.90 | 30.50 | 385.78 | 106.40 | 68.00 | 49.40 | 38.80 | 32.30 | 28.10 |
| 30 | 23.30 | 48.00 | 36.60 | 31.10 | 393.91 | 106.60 | 68.20 | 49.60 | 39.10 | 32.60 | 28.50 |
| 31 | 24.00 | 49.10 | 37.40 | 31.80 | 402.39 | 106.80 | 68.30 | 49.80 | 39.30 | 32.90 | 28.90 |
| 32 | 24.70 | 50.10 | 38.30 | 32.60 | 411.23 | 107.00 | 68.60 | 50.10 | 39.60 | 33.20 | 29.30 |
| 33 | 25.50 | 51.20 | 39.10 | 33.30 | 420.44 | 107.20 | 68.80 | 50.30 | 39.90 | 33.60 | 29.80 |
| 34 | 26.30 | 52.40 | 40.00 | 34.10 | 430.03 | 107.40 | 69.00 | 50.60 | 40.30 | 34.00 | 30.30 |
| 35 | 27.10 | 53.60 | 41.00 | 35.00 | 440.02 | 107.60 | 69.30 | 50.90 | 40.60 | 34.50 | 30.80 |
| 36 | 28.00 | 54.80 | 42.00 | 35.80 | 450.44 | 107.80 | 69.60 | 51.30 | 41.10 | 35.00 | 31.40 |
| 37 | 29.00 | 56.20 | 43.00 | 36.80 | 461.27 | 108.10 | 69.90 | 51.70 | 41.50 | 35.60 | 32.10 |
| 38 | 30.00 | 57.50 | 44.10 | 37.70 | 472.54 | 108.40 | 70.20 | 52.10 | 42.00 | 36.20 | 32.80 |
| 39 | 31.10 | 59.00 | 45.30 | 38.80 | 484.24 | 108.70 | 70.60 | 52.50 | 42.60 | 36.80 | 33.60 |
| 40 | 32.20 | 60.40 | 46.50 | 39.80 | 496.41 | 109.10 | 71.00 | 53.00 | 43.20 | 37.60 | 34.50 |
| 41 | 33.40 | 62.00 | 47.70 | 41.00 | 509.05 | 109.40 | 71.50 | 53.60 | 43.90 | 38.40 | 35.40 |
| 42 | 34.70 | 63.60 | 49.00 | 42.20 | 522.17 | 109.80 | 72.00 | 54.20 | 44.60 | 39.30 | 36.50 |
| 43 | 36.10 | 65.30 | 50.40 | 43.50 | 535.78 | 110.30 | 72.50 | 54.80 | 45.40 | 40.30 | 37.60 |
| 44 | 37.50 | 67.10 | 51.90 | 44.80 | 549.90 | 110.80 | 73.10 | 55.60 | 46.30 | 41.30 | 38.90 |
| 45 | 39.10 | 69.00 | 53.40 | 46.20 | 564.51 | 111.30 | 73.80 | 56.40 | 47.30 | 42.50 | 40.20 |
| 46 | 40.70 | 70.90 | 55.10 | 47.80 | 579.64 | 112.00 | 74.60 | 57.30 | 48.40 | 43.80 | 41.70 |
| 47 | 42.50 | 72.90 | 56.80 | 49.40 | 595.27 | 112.60 | 75.40 | 58.30 | 49.60 | 45.20 | 43.30 |
| 48 | 44.40 | 75.10 | 58.60 | 51.10 | 611.39 | 113.40 | 76.30 | 59.40 | 51.00 | 46.80 | 45.00 |
| 49 | 46.40 | 77.30 | 60.50 | 52.90 | 628.00 | 114.20 | 77.30 | 60.70 | 52.40 | 48.50 | 46.90 |
| 50 | 48.50 | 79.60 | 62.50 | 54.80 | 645.05 | 115.10 | 78.40 | 62.00 | 54.00 | 50.30 | 48.90 |
| 51 | 50.80 | 82.10 | 64.60 | 56.90 | 662.54 | 116.10 | 79.70 | 63.50 | 55.80 | 52.40 | ----- |
| 52 | 53.30 | 84.60 | 66.90 | 59.10 | 680.43 | 117.20 | 81.00 | 65.20 | 57.70 | 54.50 | ----- |
| 53 | 55.90 | 87.30 | 69.20 | 61.40 | 698.72 | 118.40 | 82.50 | 67.00 | 59.90 | 56.90 | ----- |
| 54 | 58.70 | 90.10 | 71.80 | 63.90 | 717.38 | 119.80 | 84.10 | 68.90 | 62.20 | 59.50 | ----- |
| 55 | 61.60 | 93.00 | 74.40 | 66.60 | 736.38 | 121.20 | 85.90 | 71.10 | 64.70 | 62.30 | ----- |
| 56 | 64.80 | 96.10 | 77.30 | 69.50 | 755.70 | 122.80 | 87.90 | 73.50 | 67.40 | ----- | ----- |
| 57 | 68.20 | 99.30 | 80.30 | 72.60 | 775.29 | 124.60 | 90.10 | 76.10 | 70.40 | ----- | ----- |
| 58 | 71.80 | 102.70 | 83.50 | 75.80 | 795.14 | 126.50 | 92.50 | 78.90 | 73.70 | ----- | ----- |
| 59 | 75.70 | 106.30 | 86.90 | 79.40 | 815.22 | 128.70 | 95.10 | 82.10 | 77.20 | ----- | ----- |
| 60 | 79.90 | 110.10 | 90.60 | 83.20 | 827.35 | 131.00 | 98.00 | 85.50 | 81.00 | ----- | ----- |
| 61 | 84.30 | 114.10 | 94.50 | 87.30 | 834.83 | 133.60 | 101.20 | 89.20 | ----- | ----- | ----- |
| 62 | 89.10 | 118.30 | 98.70 | 91.70 | 841.66 | 136.40 | 104.70 | 93.30 | ----- | ----- | ----- |
| 63 | 94.20 | 122.70 | 103.20 | 96.40 | 847.31 | 139.60 | 108.50 | 97.70 | ----- | ----- | ----- |
| 64 | 99.60 | 127.50 | 108.00 | 101.50 | 853.37 | 143.00 | 112.70 | 102.60 | ----- | ----- | ----- |
| 65 | 105.50 | 132.50 | 113.20 | 107.10 | 859.81 | 146.80 | 117.30 | 107.90 | ----- | ----- | ----- |
| 66 | 111.80 | 137.90 | ----- | ----- | 866.69 | ----- | ----- | ----- | ----- | ----- | ----- |
| 67 | 118.50 | 143.70 | ----- | ----- | 873.98 | ----- | ----- | ----- | ----- | ----- | ----- |
| 68 | 125.70 | 149.80 | ----- | ----- | 881.65 | ----- | ----- | ----- | ----- | ----- | ----- |
| 69 | 133.40 | 156.30 | ----- | ----- | 889.70 | ----- | ----- | ----- | ----- | ----- | ----- |
| 70 | 141.70 | 163.20 | ----- | ----- | 898.11 | ----- | ----- | ----- | ----- | ----- | ----- |

Premium Rates for \$1,000 Insurance Distribution Policies.

(COMBINATION TERM AND LIFE.)

| Without "Mortuary Dividends" | | | | | With "Mortuary Dividends" | | | | |
|-----------------------------------|---------------|------------------------------------|------------------------------------|---|---------------------------|-------------------------------------|---------------------------------|-------------------------------------|---------------------------------|
| Annual Life Rate Free Tontine. | Age at Issue. | 15 Year Period, Covering 2 Yrs. | | Either Period, After 2 Years, Annual Premium. | Age at Issue. | 15 Year Period. | | 20 Year Period. | |
| | | 1st Payment, Covering 2 Yrs. | 20 Year Period, Covering 2 Yrs. | | | 1st Payment Covering 2 Years. | After 2 Years Annual Premium | 1st Payment Covering 2 Years. | After 2 Years Annual Premium |
| 20 50 | 25 | 33 60 | 32 00 | 21 20 | 25 | 34 00 | 21 40 | 33 20 | 21 80 |
| 21 00 | 26 | 34 20 | 32 50 | 21 70 | 26 | 34 70 | 21 90 | 33 80 | 22 40 |
| 21 50 | 27 | 34 90 | 33 10 | 22 30 | 27 | 35 40 | 22 50 | 34 50 | 23 00 |
| 22 10 | 28 | 35 60 | 33 80 | 22 90 | 28 | 36 10 | 23 20 | 35 20 | 23 70 |
| 22 70 | 29 | 36 40 | 34 50 | 23 60 | 29 | 36 90 | 23 90 | 36 00 | 24 40 |
| 23 30 | 30 | 37 20 | 35 20 | 24 30 | 30 | 37 80 | 24 60 | 36 80 | 25 10 |
| 24 00 | 31 | 38 10 | 36 00 | 25 00 | 31 | 38 70 | 25 30 | 37 70 | 25 90 |
| 24 70 | 32 | 39 10 | 36 80 | 25 80 | 32 | 39 70 | 26 10 | 38 60 | 26 70 |
| 25 50 | 33 | 40 20 | 37 70 | 26 60 | 33 | 40 80 | 26 90 | 39 70 | 27 60 |
| 26 30 | 34 | 41 30 | 38 70 | 27 40 | 34 | 42 00 | 27 80 | 40 90 | 28 50 |
| 27 10 | 35 | 42 40 | 39 80 | 28 30 | 35 | 43 20 | 28 70 | 42 10 | 29 50 |
| 28 00 | 36 | 43 60 | 40 90 | 29 30 | 36 | 44 50 | 29 70 | 43 40 | 30 60 |
| 29 00 | 37 | 44 90 | 42 10 | 30 30 | 37 | 45 80 | 30 70 | 44 90 | 31 70 |
| 30 00 | 38 | 46 20 | 43 30 | 31 40 | 38 | 47 20 | 31 80 | 46 40 | 32 90 |
| 31 10 | 39 | 47 60 | 44 60 | 32 50 | 39 | 48 70 | 33 00 | 48 00 | 34 20 |
| 32 20 | 40 | 49 10 | 46 00 | 33 70 | 40 | 50 20 | 34 30 | 49 70 | 35 60 |
| 33 40 | 41 | 50 70 | 47 50 | 35 00 | 41 | 51 90 | 35 70 | 51 60 | 37 10 |
| 34 70 | 42 | 52 40 | 49 00 | 36 40 | 42 | 53 80 | 37 20 | 53 60 | 38 70 |
| 36 10 | 43 | 54 30 | 50 70 | 37 90 | 43 | 55 80 | 38 80 | 55 80 | 40 50 |
| 37 50 | 44 | 56 30 | 52 50 | 39 50 | 44 | 58 00 | 40 40 | 58 20 | 42 40 |
| 39 10 | 45 | 58 40 | 54 50 | 41 10 | 45 | 60 30 | 42 10 | 60 90 | 44 40 |
| 40 70 | 46 | 60 70 | 56 70 | 42 80 | 46 | 62 80 | 43 90 | 63 90 | 46 50 |
| 42 50 | 47 | 63 20 | 59 10 | 44 70 | 47 | 65 50 | 45 90 | 67 20 | 48 90 |
| 44 40 | 48 | 65 90 | 61 70 | 46 70 | 48 | 68 50 | 48 10 | 70 80 | 51 40 |
| 46 40 | 49 | 68 80 | 64 50 | 48 90 | 49 | 71 70 | 50 40 | 74 70 | 54 20 |
| 48 50 | 50 | 71 90 | 67 40 | 51 20 | 50 | 75 20 | 52 90 | 79 00 | 57 10 |
| 50 80 | 51 | 75 20 | 70 50 | 53 70 | 51 | 78 90 | 55 60 | 83 60 | 60 30 |
| 53 30 | 52 | 78 60 | 73 80 | 56 40 | 52 | 82 80 | 58 50 | 88 50 | 63 90 |
| 55 90 | 53 | 82 20 | 77 30 | 59 20 | 53 | 87 00 | 61 60 | 93 80 | 67 70 |
| 58 70 | 54 | 86 00 | 81 00 | 62 20 | 54 | 91 40 | 64 90 | 99 50 | 71 80 |

NOTE.—Mortuary Dividends are paid in event of death, *after ten years* and *within the Distribution Period*: only the premiums paid on the policy *after ten years* will be returned in event of death.

For Cash Values guaranteed on these Policies, see page 220.

**Largest Amount of Insurance it will write on a Single Life, \$50,000.
Premiums for each \$1,000 Insurance.**

| Age at Issue of Policy. | LIFE. | | | | | ENDOWMENT, CONTINUOUS ANNUAL PREMIUMS. | | | | | | |
|-------------------------|-----------------------------|---------------------|---------------------|---------------------|--------------------------|---|-----------|-----------|-----------|-----------|-----------|-----------|
| | Continuous Annual Premiums. | 10 Annual Premiums. | 15 Annual Premiums. | 20 Annual Premiums. | Single Payment Premiums. | 10 Years. | 15 Years. | 20 Years. | 25 Years. | 30 Years. | 35 Years. | 40 Years. |
| 16 | | | | | | \$99.60 | \$82.70 | \$44.80 | | | | |
| 17 | | | | | | 99.69 | 82.80 | 44.91 | | | | |
| 18 | | | | | | 99.79 | 82.91 | 45.03 | | | | |
| 19 | | | | | | 99.89 | 83.02 | 45.16 | | | | |
| 20 | \$38.11 | \$28.83 | \$24.33 | \$17.27 | \$96.05 | 100.00 | 83.14 | 45.29 | \$35.05 | \$28.62 | \$24.40 | \$21.57 |
| 21 | 38.84 | 29.39 | 24.82 | 17.70 | 301.54 | 100.11 | 83.27 | 45.43 | 35.21 | 28.79 | 24.60 | 21.81 |
| 22 | 39.60 | 29.97 | 25.32 | 18.15 | 307.21 | 100.23 | 83.40 | 45.58 | 35.37 | 28.97 | 24.82 | 22.07 |
| 23 | 40.39 | 30.58 | 25.84 | 18.62 | 313.08 | 100.35 | 83.54 | 45.74 | 35.54 | 29.17 | 25.06 | 22.35 |
| 24 | 41.21 | 31.21 | 26.38 | 19.11 | 319.14 | 100.49 | 83.69 | 45.90 | 35.72 | 29.39 | 25.31 | 22.64 |
| 25 | 42.05 | 31.87 | 26.95 | 19.63 | 325.41 | 100.63 | 83.84 | 46.07 | 35.91 | 29.63 | 25.58 | 22.96 |
| 26 | 42.93 | 32.55 | 27.54 | 20.17 | 331.89 | 100.78 | 84.01 | 46.25 | 36.12 | 29.88 | 25.87 | 23.31 |
| 27 | 43.84 | 33.25 | 28.15 | 20.74 | 338.58 | 100.93 | 84.18 | 46.44 | 36.35 | 30.14 | 26.18 | 23.68 |
| 28 | 44.78 | 33.98 | 28.78 | 21.34 | 345.50 | 101.10 | 84.37 | 46.65 | 36.59 | 30.42 | 26.52 | 24.08 |
| 29 | 45.75 | 34.74 | 29.44 | 21.97 | 352.64 | 101.27 | 84.56 | 46.87 | 36.85 | 30.73 | 26.89 | 24.51 |
| 30 | 46.76 | 35.53 | 30.12 | 22.63 | 360.02 | 101.45 | 84.76 | 47.10 | 37.13 | 31.07 | 27.29 | 24.98 |
| 31 | 47.81 | 36.34 | 30.83 | 23.32 | 367.64 | 101.64 | 84.98 | 47.35 | 37.43 | 31.44 | 27.73 | |
| 32 | 48.89 | 37.19 | 31.58 | 24.05 | 375.51 | 101.84 | 85.20 | 47.62 | 37.76 | 31.83 | 28.20 | |
| 33 | 50.01 | 38.07 | 32.36 | 24.82 | 383.63 | 102.06 | 85.44 | 47.92 | 38.12 | 32.25 | 28.70 | |
| 34 | 51.17 | 38.99 | 33.17 | 25.63 | 392.02 | 102.28 | 85.71 | 48.24 | 38.50 | 32.71 | 29.24 | |
| 35 | 52.38 | 39.94 | 34.01 | 26.49 | 400.68 | 102.51 | 85.99 | 48.58 | 38.92 | 33.21 | 29.83 | |
| 36 | 53.64 | 40.93 | 34.90 | 27.39 | 409.63 | 102.76 | 86.29 | 48.95 | 39.37 | 33.76 | | |
| 37 | 54.94 | 41.97 | 35.83 | 28.35 | 418.87 | 103.03 | 86.62 | 49.36 | 39.87 | 34.36 | | |
| 38 | 56.29 | 43.06 | 36.81 | 29.36 | 428.42 | 103.33 | 86.99 | 49.82 | 40.42 | 35.01 | | |
| 39 | 57.70 | 44.20 | 37.84 | 30.43 | 438.29 | 103.65 | 87.40 | 50.32 | 41.02 | 35.73 | | |
| 40 | 59.17 | 45.39 | 38.92 | 31.57 | 448.49 | 104.01 | 87.85 | 50.87 | 41.68 | 36.52 | | |
| 41 | 60.71 | 46.65 | 40.07 | 32.78 | 459.05 | 104.41 | 88.34 | 51.48 | 42.41 | | | |
| 42 | 62.33 | 47.97 | 41.29 | 34.07 | 469.97 | 104.86 | 88.89 | 52.15 | 43.22 | | | |
| 43 | 64.02 | 49.37 | 42.58 | 35.45 | 481.26 | 105.36 | 89.51 | 52.88 | 44.10 | | | |
| 44 | 65.79 | 50.84 | 43.94 | 36.91 | 492.88 | 105.92 | 90.20 | 53.71 | 45.07 | | | |
| 45 | 67.64 | 52.39 | 45.38 | 38.46 | 504.81 | 106.54 | 90.95 | 54.60 | 46.13 | | | |
| 46 | 69.56 | 54.01 | 46.90 | 40.11 | 517.02 | 107.23 | 91.77 | 55.58 | | | | |
| 47 | 71.56 | 55.70 | 48.49 | 41.85 | 529.47 | 107.97 | 92.66 | 56.64 | | | | |
| 48 | 73.63 | 57.46 | 50.17 | 43.69 | 542.15 | 108.77 | 93.63 | 57.79 | | | | |
| 49 | 75.77 | 59.31 | 51.95 | 45.64 | 555.06 | 109.63 | 94.67 | 59.04 | | | | |
| 50 | 77.99 | 61.24 | 53.82 | 47.70 | 568.19 | 110.56 | 95.80 | 60.39 | | | | |
| 51 | 80.30 | 63.27 | 55.80 | 49.89 | 581.53 | 111.58 | 97.03 | | | | | |
| 52 | 82.70 | 65.40 | 57.89 | 52.21 | 595.08 | 112.67 | 98.36 | | | | | |
| 53 | 85.20 | 67.64 | 60.11 | 54.66 | 608.77 | 113.85 | 99.81 | | | | | |
| 54 | 87.80 | 70.00 | 62.46 | 57.27 | 622.65 | 115.13 | 81.39 | | | | | |
| 55 | 90.50 | 72.48 | 64.95 | 60.04 | 636.70 | 116.53 | 83.11 | | | | | |
| 56 | 93.32 | 75.10 | 67.61 | 62.98 | 650.89 | 118.05 | | | | | | |
| 57 | 96.28 | 77.88 | 70.44 | 66.10 | 665.21 | 119.70 | | | | | | |
| 58 | 99.38 | 80.83 | 73.46 | 69.42 | 679.67 | 121.50 | | | | | | |
| 59 | 102.63 | 83.96 | 76.70 | 72.97 | 694.25 | 123.47 | | | | | | |
| 60 | 106.06 | 87.29 | 80.16 | 76.75 | 708.93 | 125.64 | | | | | | |

PACIFIC MUTUAL OF SAN FRANCISCO, CAL.

**Largest Amount of Insurance it will write on a Single Life, \$10,000.
Premiums for each \$1,000 Insurance.**

| Age at Issue of Policy. | LIFE. | | | | ENDOWMENT, CONTINUOUS ANNUAL PREM'S. | | | |
|-------------------------|-----------------------------|---------------------|---------------------|---------------------|---|-----------|-----------|-----------|
| | Continuous Annual Premiums. | 10 Annual Premiums. | 15 Annual Premiums. | 20 Annual Premiums. | 15 Years. | 20 Years. | 25 Years. | 30 Years. |
| 21 | \$18.60 | \$40.50 | \$30.80 | \$26.10 | \$66.90 | \$48.20 | \$37.40 | \$30.70 |
| 22 | 19.10 | 41.20 | 31.30 | 26.60 | 67.00 | 48.30 | 37.60 | 30.80 |
| 23 | 19.50 | 41.90 | 31.90 | 27.00 | 67.10 | 48.40 | 37.70 | 31.00 |
| 24 | 20.00 | 42.70 | 32.50 | 27.60 | 67.20 | 48.60 | 37.90 | 31.20 |
| 25 | 20.50 | 43.50 | 33.10 | 28.10 | 67.40 | 48.70 | 38.00 | 31.40 |
| 26 | 21.00 | 44.30 | 33.80 | 28.60 | 67.50 | 48.90 | 38.20 | 31.60 |
| 27 | 21.50 | 45.20 | 34.40 | 29.20 | 67.60 | 49.00 | 38.40 | 31.80 |
| 28 | 22.10 | 46.10 | 35.10 | 29.80 | 67.80 | 49.20 | 38.60 | 32.00 |
| 29 | 22.70 | 47.00 | 35.90 | 30.50 | 68.00 | 49.40 | 38.80 | 32.30 |
| 30 | 23.30 | 48.00 | 36.60 | 31.10 | 68.20 | 49.60 | 39.10 | 32.60 |
| 31 | 24.00 | 49.10 | 37.40 | 31.80 | 68.30 | 49.80 | 39.30 | 32.90 |
| 32 | 24.70 | 50.10 | 38.30 | 32.60 | 68.60 | 50.10 | 39.60 | 33.20 |
| 33 | 25.50 | 51.20 | 39.10 | 33.30 | 68.80 | 50.30 | 39.90 | 33.60 |
| 34 | 26.30 | 52.40 | 40.00 | 34.10 | 69.00 | 50.60 | 40.30 | 34.00 |
| 35 | 27.10 | 53.60 | 41.00 | 35.00 | 69.30 | 50.90 | 40.60 | 34.50 |
| 36 | 28.00 | 54.80 | 42.00 | 35.80 | 69.60 | 51.30 | 41.10 | 35.00 |
| 37 | 29.00 | 56.20 | 43.00 | 36.80 | 69.90 | 51.70 | 41.50 | 35.60 |
| 38 | 30.00 | 57.50 | 44.10 | 37.70 | 70.20 | 52.10 | 42.00 | 36.20 |
| 39 | 31.10 | 59.00 | 45.30 | 38.80 | 70.60 | 52.50 | 42.60 | 36.80 |
| 40 | 32.20 | 60.40 | 46.50 | 39.80 | 71.00 | 53.00 | 43.20 | 37.60 |
| 41 | 33.40 | 62.00 | 47.70 | 41.00 | 71.50 | 53.60 | 43.90 | 38.40 |
| 42 | 34.70 | 63.60 | 49.00 | 42.20 | 72.00 | 54.20 | 44.60 | 39.30 |
| 43 | 36.10 | 65.30 | 50.40 | 43.50 | 72.50 | 54.80 | 45.40 | 40.30 |
| 44 | 37.50 | 67.10 | 51.90 | 44.80 | 73.10 | 55.60 | 46.30 | 41.30 |
| 45 | 39.10 | 69.00 | 53.40 | 46.20 | 73.80 | 56.40 | 47.30 | 42.50 |
| 46 | 40.70 | 70.90 | 55.10 | 47.80 | 74.60 | 57.30 | 48.40 | 43.80 |
| 47 | 42.50 | 72.90 | 56.80 | 49.40 | 75.40 | 58.30 | 49.60 | 45.20 |
| 48 | 44.40 | 75.10 | 58.60 | 51.10 | 76.30 | 59.40 | 51.00 | 46.80 |
| 49 | 46.40 | 77.30 | 60.50 | 52.90 | 77.30 | 60.70 | 52.40 | 48.50 |
| 50 | 48.50 | 79.60 | 62.50 | 54.80 | 78.40 | 62.00 | 54.00 | 50.30 |
| 51 | 50.80 | 82.10 | 64.60 | 56.90 | 79.70 | 63.50 | 55.80 | ----- |
| 52 | 53.30 | 84.60 | 66.90 | 59.10 | 81.00 | 65.20 | 57.70 | ----- |
| 53 | 55.90 | 87.30 | 69.20 | 61.40 | 82.50 | 67.00 | 59.90 | ----- |
| 54 | 58.70 | 90.10 | 71.80 | 63.90 | 84.10 | 68.90 | 62.20 | ----- |
| 55 | 61.60 | 93.00 | 74.40 | 66.60 | 85.90 | 71.10 | 64.70 | ----- |
| 56 | 64.80 | 96.10 | 77.30 | 69.50 | 87.90 | 73.50 | ----- | ----- |
| 57 | 68.20 | 99.30 | 80.30 | 72.60 | 90.10 | 76.10 | ----- | ----- |
| 58 | 71.80 | 102.70 | 83.50 | 75.80 | 92.50 | 78.90 | ----- | ----- |
| 59 | 75.70 | 106.30 | 86.90 | 79.40 | 95.10 | 82.10 | ----- | ----- |
| 60 | 79.90 | 110.10 | 90.60 | 83.20 | 98.00 | 85.50 | ----- | ----- |
| 61 | 84.30 | 114.10 | 94.50 | 87.30 | 101.20 | ----- | ----- | ----- |
| 62 | 89.10 | 118.30 | 98.70 | 91.70 | 104.70 | ----- | ----- | ----- |
| 63 | 94.20 | 122.70 | 103.20 | 96.40 | 108.50 | ----- | ----- | ----- |
| 64 | 99.60 | 127.50 | 108.00 | 101.50 | 112.70 | ----- | ----- | ----- |
| 65 | 105.50 | 132.50 | 113.20 | 107.10 | 117.30 | ----- | ----- | ----- |

PENN MUTUAL OF PHILADELPHIA, PA.

**Largest Amount of Insurance it will write on a Single Life, \$30,000.
Premiums for each \$1,000 Insurance.**

| Age at Issue of Policy. | LIFE. | | | | ENDOWMENT, CONTINUOUS ANNUAL PREMIUMS. | | | | | |
|-------------------------|-----------------------------|---------------------|---------------------|---------------------|---|-----------|-----------|-----------|-----------|-----------|
| | Continuous Annual Premiums. | 10 Annual Premiums. | 15 Annual Premiums. | 20 Annual Premiums. | 10 Years. | 15 Years. | 20 Years. | 25 Years. | 30 Years. | 35 Years. |
| 21 | \$17.90 | \$39.25 | \$39.94 | \$25.18 | \$102.69 | \$64.79 | \$46.45 | \$35.93 | \$29.34 | \$25.02 |
| 22 | 18.35 | 40.00 | 30.54 | 25.68 | 102.80 | 64.92 | 46.59 | 36.09 | 29.52 | 25.24 |
| 23 | 18.85 | 40.78 | 31.16 | 26.20 | 102.92 | 65.06 | 46.74 | 36.26 | 29.72 | 25.47 |
| 24 | 19.35 | 41.59 | 31.80 | 26.74 | 103.05 | 65.20 | 46.90 | 36.44 | 29.93 | 25.72 |
| 25 | 19.85 | 42.43 | 32.47 | 27.30 | 103.19 | 65.35 | 47.07 | 36.63 | 30.16 | 25.99 |
| 26 | 20.40 | 43.29 | 33.15 | 27.87 | 103.34 | 65.52 | 47.25 | 36.84 | 30.40 | 26.28 |
| 27 | 21.00 | 44.19 | 33.87 | 28.47 | 103.48 | 65.68 | 47.44 | 37.06 | 30.67 | 26.60 |
| 28 | 21.60 | 45.12 | 34.61 | 29.09 | 103.65 | 65.86 | 47.64 | 37.30 | 30.95 | 26.94 |
| 29 | 22.25 | 46.08 | 35.38 | 29.74 | 103.81 | 66.05 | 47.85 | 37.55 | 31.27 | 27.31 |
| 30 | 22.90 | 47.07 | 36.18 | 30.41 | 103.99 | 66.24 | 48.09 | 37.83 | 31.59 | 27.71 |
| 31 | 23.60 | 48.10 | 37.01 | 31.11 | 104.18 | 66.46 | 48.33 | 38.13 | 31.96 | 28.14 |
| 32 | 24.35 | 49.16 | 37.87 | 31.84 | 104.36 | 66.68 | 48.60 | 38.45 | 32.35 | 28.61 |
| 33 | 25.15 | 50.26 | 38.76 | 32.60 | 104.58 | 66.92 | 48.89 | 38.84 | 32.77 | 29.12 |
| 34 | 25.95 | 51.40 | 39.69 | 33.39 | 104.80 | 67.17 | 49.20 | 39.19 | 33.24 | 29.67 |
| 35 | 26.80 | 52.58 | 40.66 | 34.21 | 105.02 | 67.44 | 49.54 | 39.61 | 33.74 | 30.27 |
| 36 | 27.75 | 53.80 | 41.67 | 35.07 | 105.26 | 67.74 | 49.91 | 40.06 | 34.29 | ----- |
| 37 | 28.70 | 55.06 | 42.72 | 35.98 | 105.52 | 68.07 | 50.32 | 40.56 | 34.89 | ----- |
| 38 | 29.70 | 56.38 | 43.82 | 36.92 | 105.81 | 68.43 | 50.76 | 41.11 | 35.51 | ----- |
| 39 | 30.80 | 57.74 | 44.97 | 37.92 | 106.13 | 68.84 | 51.27 | 41.71 | 36.27 | ----- |
| 40 | 31.95 | 59.17 | 46.18 | 38.97 | 106.46 | 69.28 | 51.81 | 42.37 | 37.05 | ----- |
| 41 | 33.20 | 60.66 | 47.46 | 40.09 | 106.85 | 69.77 | 52.41 | 43.09 | ----- | ----- |
| 42 | 34.50 | 62.22 | 48.80 | 41.26 | 107.31 | 70.32 | 53.09 | 43.89 | ----- | ----- |
| 43 | 35.90 | 63.85 | 50.21 | 42.50 | 107.80 | 70.93 | 53.82 | 44.79 | ----- | ----- |
| 44 | 37.35 | 65.55 | 51.70 | 43.82 | 108.36 | 71.63 | 54.65 | 45.76 | ----- | ----- |
| 45 | 38.95 | 67.32 | 53.27 | 45.21 | 108.97 | 72.36 | 55.54 | 46.83 | ----- | ----- |
| 46 | 40.60 | 69.16 | 54.91 | 46.67 | 109.65 | 73.18 | 56.52 | ----- | ----- | ----- |
| 47 | 42.35 | 71.06 | 56.61 | 48.21 | 110.38 | 74.07 | 57.59 | ----- | ----- | ----- |
| 48 | 44.25 | 73.03 | 58.40 | 49.82 | 111.17 | 75.03 | 58.74 | ----- | ----- | ----- |
| 49 | 46.20 | 75.07 | 60.27 | 51.53 | 112.02 | 76.07 | 59.99 | ----- | ----- | ----- |
| 50 | 48.30 | 77.18 | 62.23 | 53.32 | 112.95 | 77.20 | 61.35 | ----- | ----- | ----- |
| 51 | 50.50 | 79.36 | 64.28 | 55.21 | 113.97 | 78.43 | ----- | ----- | ----- | ----- |
| 52 | 52.85 | 81.62 | 66.43 | 57.23 | 115.04 | 79.76 | ----- | ----- | ----- | ----- |
| 53 | 55.35 | 83.97 | 68.69 | 59.36 | 116.22 | 81.22 | ----- | ----- | ----- | ----- |
| 54 | 58.00 | 86.40 | 71.07 | 61.62 | 117.50 | 82.80 | ----- | ----- | ----- | ----- |
| 55 | 60.80 | 88.93 | 73.58 | 64.01 | 118.89 | 84.52 | ----- | ----- | ----- | ----- |
| 56 | 63.75 | 91.56 | 76.24 | 66.50 | 120.41 | ----- | ----- | ----- | ----- | ----- |
| 57 | 66.90 | 94.30 | 79.04 | 69.28 | 122.05 | ----- | ----- | ----- | ----- | ----- |
| 58 | 70.30 | 97.18 | 82.02 | 72.19 | 123.90 | ----- | ----- | ----- | ----- | ----- |
| 59 | 73.90 | 100.19 | 85.18 | 75.30 | 125.80 | ----- | ----- | ----- | ----- | ----- |
| 60 | 77.70 | 103.35 | 88.55 | 78.64 | 128.00 | ----- | ----- | ----- | ----- | ----- |
| 61 | 82.10 | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- |
| 62 | 86.75 | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- |
| 63 | 91.75 | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- |
| 64 | 97.05 | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- |
| 65 | 102.75 | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- |

PHOENIX MUTUAL OF HARTFORD, CONN.

**Largest Amount of Insurance it will write on a Single Life, \$30,000.
Premiums for each \$1,000 Insurance.**

| Age at Issue of Policy. | LIFE. | | | | | ENDOWMENT, CONTINUOUS ANNUAL PREMIUMS. | | | | | |
|-------------------------|-----------------------------|--------------------|---------------------|---------------------|---------------------|---|-----------|-----------|-----------|-----------|-----------|
| | Continuous Annual Premiums. | 5 Annual Premiums. | 10 Annual Premiums. | 15 Annual Premiums. | 20 Annual Premiums. | 10 Years. | 15 Years. | 20 Years. | 25 Years. | 30 Years. | 35 Years. |
| 20 | \$17.61 | \$67.72 | \$38.63 | \$30.40 | \$25.65 | \$103.07 | \$65.33 | \$46.95 | \$36.41 | \$29.72 | \$25.23 |
| 21 | 18.01 | 68.85 | 39.35 | 31.00 | 26.15 | 103.17 | 65.43 | 47.06 | 36.54 | 29.86 | 25.38 |
| 22 | 18.43 | 70.02 | 40.09 | 31.60 | 26.65 | 103.28 | 65.54 | 47.16 | 36.68 | 30.01 | 25.55 |
| 23 | 18.88 | 71.23 | 40.85 | 32.20 | 27.20 | 103.39 | 65.66 | 47.28 | 36.82 | 30.16 | 25.74 |
| 24 | 19.35 | 72.49 | 41.63 | 32.85 | 27.75 | 103.50 | 65.78 | 47.41 | 36.97 | 30.33 | 25.94 |
| 25 | 19.85 | 73.81 | 42.45 | 33.55 | 28.35 | 103.62 | 65.91 | 47.55 | 37.13 | 30.50 | 26.17 |
| 26 | 20.37 | 75.18 | 43.27 | 34.25 | 28.95 | 103.74 | 66.06 | 47.71 | 37.31 | 30.70 | 26.42 |
| 27 | 20.90 | 76.61 | 44.12 | 34.95 | 29.55 | 103.87 | 66.21 | 47.87 | 37.50 | 30.91 | 26.69 |
| 28 | 21.45 | 78.10 | 45.00 | 35.70 | 30.20 | 104.01 | 66.38 | 48.05 | 37.70 | 31.14 | 26.98 |
| 29 | 22.03 | 79.65 | 45.92 | 36.45 | 30.90 | 104.16 | 66.56 | 48.23 | 37.91 | 31.40 | 27.30 |
| 30 | 22.66 | 81.26 | 46.89 | 37.25 | 31.60 | 104.32 | 66.73 | 48.43 | 38.14 | 31.69 | 27.64 |
| 31 | 23.32 | 82.93 | 47.90 | 38.10 | 32.30 | 104.48 | 66.93 | 48.66 | 38.40 | 32.00 | 28.02 |
| 32 | 24.01 | 84.67 | 48.95 | 38.95 | 33.05 | 104.66 | 67.14 | 48.90 | 38.68 | 32.35 | 28.44 |
| 33 | 24.74 | 86.49 | 50.04 | 39.85 | 33.85 | 104.86 | 67.36 | 49.16 | 38.96 | 32.74 | 28.91 |
| 34 | 25.51 | 88.38 | 51.17 | 40.80 | 34.65 | 105.07 | 67.60 | 49.44 | 39.27 | 33.16 | 29.41 |
| 35 | 26.32 | 90.35 | 52.34 | 41.75 | 35.50 | 105.30 | 67.86 | 49.75 | 39.62 | 33.62 | 29.96 |
| 36 | 27.18 | 92.40 | 53.56 | 42.75 | 36.40 | 105.55 | 68.16 | 50.06 | 40.03 | 34.13 | 30.56 |
| 37 | 28.10 | 94.54 | 54.84 | 43.80 | 37.35 | 105.82 | 68.47 | 50.46 | 40.49 | 34.67 | 31.22 |
| 38 | 29.09 | 96.76 | 56.18 | 44.90 | 38.35 | 106.12 | 68.81 | 50.87 | 40.99 | 35.27 | 31.94 |
| 39 | 30.14 | 99.07 | 57.58 | 46.05 | 39.40 | 106.44 | 69.18 | 51.31 | 41.55 | 35.98 | 32.73 |
| 40 | 31.25 | 101.47 | 59.03 | 47.25 | 40.45 | 106.80 | 69.58 | 51.80 | 42.16 | 36.65 | 33.60 |
| 41 | 32.44 | 103.96 | 60.55 | 48.50 | 41.60 | 107.18 | 70.03 | 52.34 | 42.81 | 37.44 | ----- |
| 42 | 33.72 | 106.56 | 62.13 | 49.85 | 42.85 | 107.60 | 70.53 | 52.93 | 43.57 | 38.31 | ----- |
| 43 | 35.07 | 109.26 | 63.80 | 51.25 | 44.15 | 108.06 | 71.09 | 53.59 | 44.39 | 39.27 | ----- |
| 44 | 36.50 | 112.06 | 65.55 | 52.70 | 45.50 | 108.57 | 71.71 | 54.31 | 45.30 | 40.33 | ----- |
| 45 | 38.01 | 114.96 | 67.37 | 54.25 | 46.95 | 109.14 | 72.32 | 55.11 | 46.31 | 41.52 | ----- |
| 46 | 39.60 | 117.98 | 69.25 | 55.85 | 48.45 | 109.75 | 73.04 | 56.00 | 47.40 | ----- | ----- |
| 47 | 41.28 | 121.12 | 71.22 | 57.55 | 50.05 | 110.41 | 73.84 | 56.97 | 48.63 | ----- | ----- |
| 48 | 43.07 | 124.37 | 73.29 | 59.30 | 51.75 | 111.13 | 74.74 | 58.04 | 49.95 | ----- | ----- |
| 49 | 45.00 | 127.75 | 75.47 | 61.10 | 53.50 | 111.92 | 75.70 | 59.22 | 51.51 | ----- | ----- |
| 50 | 47.06 | 131.24 | 77.73 | 63.00 | 55.35 | 112.79 | 76.78 | 60.52 | 52.88 | ----- | ----- |
| 51 | 49.27 | 134.85 | 80.10 | 65.00 | 57.30 | 113.73 | 77.96 | 61.96 | ----- | ----- | ----- |
| 52 | 51.65 | 138.57 | 82.60 | 67.10 | 59.30 | 114.76 | 79.26 | 63.54 | ----- | ----- | ----- |
| 53 | 54.20 | 142.41 | 85.21 | 69.35 | 61.33 | 115.89 | 80.69 | 65.28 | ----- | ----- | ----- |
| 54 | 56.93 | 146.37 | 87.95 | 71.65 | 63.50 | 117.14 | 82.25 | 67.18 | ----- | ----- | ----- |
| 55 | 59.85 | 150.45 | 90.81 | 74.05 | 65.67 | 118.51 | 83.98 | 69.27 | ----- | ----- | ----- |
| 56 | 62.97 | 154.67 | 93.79 | 76.65 | ----- | 120.01 | 85.87 | ----- | ----- | ----- | ----- |
| 57 | 66.31 | 159.02 | 96.91 | 79.35 | ----- | 121.67 | 87.96 | ----- | ----- | ----- | ----- |
| 58 | 69.88 | 163.50 | 100.19 | 82.25 | ----- | 123.49 | 90.26 | ----- | ----- | ----- | ----- |
| 59 | 73.70 | 168.13 | 103.63 | 85.30 | ----- | 125.50 | 92.79 | ----- | ----- | ----- | ----- |
| 60 | 77.76 | 172.92 | 107.26 | 88.55 | ----- | 127.70 | 95.57 | ----- | ----- | ----- | ----- |
| | | | | | | 130.14 | ----- | ----- | ----- | ----- | ----- |
| | | | | | | 132.82 | ----- | ----- | ----- | ----- | ----- |
| | | | | | | 135.76 | ----- | ----- | ----- | ----- | ----- |
| | | | | | | 139.01 | ----- | ----- | ----- | ----- | ----- |
| | | | | | | 142.58 | ----- | ----- | ----- | ----- | ----- |

PROVIDENT LIFE AND TRUST CO. OF PHILADELPHIA, PA.

**Largest Amount of Insurance it will write on a Single Life, \$50,000.
Premiums for each \$1,000 Insurance.**

| Age at Issue of Policy. | LIFE. | | | | | ENDOWMENT, ANNUAL CONTINUOUS PREMIUMS. | | | | | | | |
|-------------------------|-----------------------------|---------------------|---------------------|---------------------|--------------------------|---|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | Continuous Annual Premiums. | 10 Annual Premiums. | 15 Annual Premiums. | 20 Annual Premiums. | Single Payment Premiums. | 10 Years. | 15 Years. | 20 Years. | 25 Years. | 30 Years. | 35 Years. | 40 Years. | 45 Years. |
| 20 | 17.30 | 38.30 | 28.96 | 24.16 | 291.37 | 99.27 | 62.34 | 44.10 | 33.84 | 27.44 | 23.23 | 20.52 | 18.60 |
| 21 | 17.80 | 39.10 | 29.54 | 24.60 | 296.97 | 99.40 | 62.40 | 44.25 | 34.00 | 27.60 | 23.45 | 20.75 | 18.90 |
| 22 | 18.30 | 39.90 | 30.15 | 25.10 | 302.69 | 99.50 | 62.45 | 44.40 | 34.15 | 27.80 | 23.60 | 21.00 | 19.20 |
| 23 | 18.70 | 40.70 | 30.80 | 25.70 | 308.54 | 99.60 | 62.50 | 44.55 | 34.30 | 28.00 | 23.85 | 21.25 | 19.50 |
| 24 | 19.30 | 41.59 | 31.40 | 26.20 | 314.46 | 99.75 | 62.60 | 44.70 | 34.45 | 28.20 | 24.15 | 21.50 | 19.85 |
| 25 | 19.80 | 42.34 | 32.06 | 26.75 | 320.52 | 99.90 | 62.70 | 44.82 | 34.67 | 28.38 | 24.35 | 21.80 | 20.20 |
| 26 | 20.30 | 43.20 | 32.70 | 27.30 | 326.74 | 100.00 | 62.80 | 44.95 | 34.85 | 28.60 | 24.65 | 22.15 | — |
| 27 | 20.90 | 44.08 | 33.40 | 27.90 | 333.12 | 100.05 | 62.90 | 45.10 | 35.05 | 28.85 | 24.95 | 22.50 | — |
| 28 | 21.50 | 45.00 | 34.10 | 28.50 | 339.68 | 100.10 | 63.05 | 45.25 | 35.25 | 29.10 | 25.25 | 22.85 | — |
| 29 | 22.10 | 45.94 | 34.80 | 29.10 | 346.40 | 100.20 | 63.20 | 45.45 | 35.50 | 29.35 | 25.55 | 23.20 | — |
| 30 | 22.70 | 46.80 | 35.50 | 29.70 | 353.10 | 100.30 | 63.34 | 45.63 | 35.74 | 29.58 | 25.87 | 23.60 | — |
| 31 | 23.40 | 47.72 | 36.24 | 30.35 | 359.96 | 100.40 | 63.50 | 45.85 | 36.00 | 29.95 | 26.10 | — | — |
| 32 | 24.10 | 48.70 | 37.00 | 31.00 | 367.16 | 100.50 | 63.70 | 46.05 | 36.25 | 30.30 | 26.35 | — | — |
| 33 | 24.80 | 49.76 | 37.84 | 31.72 | 374.63 | 100.60 | 63.90 | 46.25 | 36.50 | 30.65 | 26.60 | — | — |
| 34 | 25.60 | 50.86 | 38.70 | 32.50 | 382.42 | 100.75 | 64.05 | 46.45 | 36.75 | 31.00 | 27.85 | — | — |
| 35 | 26.50 | 52.00 | 39.60 | 33.28 | 390.54 | 100.90 | 64.20 | 46.70 | 37.00 | 31.44 | 28.15 | — | — |
| 36 | 27.40 | 53.20 | 40.50 | 34.10 | 398.87 | 101.15 | 64.40 | 46.85 | 37.25 | 32.00 | — | — | — |
| 37 | 28.30 | 54.40 | 41.50 | 34.96 | 407.58 | 101.45 | 64.65 | 47.05 | 37.55 | 32.55 | — | — | — |
| 38 | 29.30 | 55.70 | 42.54 | 35.88 | 416.57 | 101.75 | 64.95 | 47.25 | 37.85 | 33.20 | — | — | — |
| 39 | 30.40 | 57.06 | 43.62 | 36.84 | 425.85 | 101.95 | 65.30 | 47.45 | 38.15 | 33.80 | — | — | — |
| 40 | 31.50 | 58.46 | 44.74 | 37.84 | 435.41 | 102.14 | 65.67 | 48.64 | 39.46 | 34.47 | — | — | — |
| 41 | 32.60 | 59.86 | 45.88 | 38.88 | 445.03 | 102.55 | 66.10 | 49.10 | 40.15 | — | — | — | — |
| 42 | 33.90 | 61.26 | 47.04 | 39.94 | 454.76 | 102.80 | 66.50 | 49.60 | 40.90 | — | — | — | — |
| 43 | 35.20 | 62.70 | 48.22 | 41.04 | 464.65 | 103.10 | 66.85 | 50.15 | 41.60 | — | — | — | — |
| 44 | 36.50 | 64.22 | 49.48 | 42.20 | 474.90 | 103.35 | 67.30 | 50.75 | 42.30 | — | — | — | — |
| 45 | 38.00 | 65.82 | 50.80 | 43.46 | 485.52 | 103.58 | 67.70 | 51.45 | 43.05 | — | — | — | — |
| 46 | 39.60 | 67.52 | 52.24 | 44.82 | 496.62 | 104.20 | 68.40 | 52.25 | — | — | — | — | — |
| 47 | 41.20 | 69.32 | 53.78 | 46.20 | 508.08 | 104.70 | 69.10 | 53.15 | — | — | — | — | — |
| 48 | 43.10 | 71.18 | 55.48 | 47.84 | 519.80 | 105.25 | 69.95 | 54.15 | — | — | — | — | — |
| 49 | 45.00 | 73.14 | 57.12 | 49.50 | 531.88 | 105.90 | 70.80 | 55.30 | — | — | — | — | — |
| 50 | 47.00 | 75.20 | 58.94 | 51.26 | 544.17 | 106.45 | 71.75 | 56.55 | — | — | — | — | — |
| 51 | 49.20 | 77.30 | 60.82 | 53.10 | 556.53 | 107.40 | 72.85 | 57.85 | — | — | — | — | — |
| 52 | 51.50 | 79.45 | 62.78 | 55.05 | 568.95 | 108.20 | 74.00 | 59.30 | — | — | — | — | — |
| 53 | 53.90 | 81.74 | 64.88 | 57.15 | 581.70 | 109.20 | 75.25 | 60.90 | — | — | — | — | — |
| 54 | 56.50 | 84.16 | 67.12 | 59.40 | 594.68 | 110.30 | 76.70 | 62.65 | — | — | — | — | — |
| 55 | 59.40 | 86.75 | 69.52 | 61.84 | 607.94 | 111.58 | 78.26 | 64.65 | — | — | — | — | — |
| 56 | 62.40 | 89.52 | 72.10 | 64.50 | 621.48 | 113.05 | 80.10 | 66.85 | — | — | — | — | — |
| 57 | 65.60 | 92.40 | 74.86 | 67.30 | 635.08 | 114.45 | 82.10 | 69.25 | — | — | — | — | — |
| 58 | 69.00 | 95.44 | 77.78 | 70.35 | 648.76 | 116.45 | 84.30 | 71.85 | — | — | — | — | — |
| 59 | 72.70 | 98.54 | 80.83 | 73.50 | 662.25 | 118.30 | 86.65 | 74.70 | — | — | — | — | — |
| 60 | 76.40 | 101.68 | 83.98 | 76.80 | 675.45 | 120.20 | 89.10 | 77.60 | — | — | — | — | — |
| 61 | 80.30 | 104.78 | 87.20 | 83.55 | 688.80 | 129.35 | 96.00 | 85.45 | — | — | — | — | — |
| 62 | 84.40 | 108.00 | 90.50 | 87.25 | 700.70 | 131.60 | 100.00 | 88.90 | — | — | — | — | — |
| 63 | 88.70 | 111.40 | 94.20 | 91.25 | 713.40 | 133.90 | 103.15 | 92.65 | — | — | — | — | — |
| 64 | 93.40 | 115.20 | 98.10 | — | 726.20 | 136.80 | 106.70 | 96.85 | — | — | — | — | — |
| 65 | 98.50 | 118.90 | 103.35 | — | — | 139.90 | 110.70 | 101.40 | — | — | — | — | — |

Largest Amount of insurance it will write on a Single Life, \$25,000.

Premiums for each \$1,000 Insurance.

| Age at Issue of Policy. | LIFE. | | | | | ENDOWMENT, CONTINUOUS ANNUAL PREM'S. | | | | |
|-------------------------|-----------------------------|---------------------|---------------------|---------------------|--------------------------|---|-----------|-----------|-----------|-----------|
| | Continuous Annual Premiums. | 10 Annual Premiums. | 15 Annual Premiums. | 20 Annual Premiums. | Single Payment Premiums. | 10 Years. | 15 Years. | 20 Years. | 25 Years. | 30 Years. |
| 20 | \$17.26 | \$38.11 | \$28.82 | \$24.33 | \$296.05 | \$100.00 | \$63.14 | \$45.29 | \$35.05 | \$28.62 |
| 21 | 17.70 | 38.84 | 29.39 | 24.81 | 301.54 | 100.11 | 63.27 | 45.43 | 35.20 | 28.79 |
| 22 | 18.15 | 39.60 | 29.98 | 25.32 | 307.21 | 100.23 | 63.40 | 45.58 | 35.37 | 28.98 |
| 23 | 18.62 | 40.39 | 30.58 | 25.84 | 313.08 | 100.35 | 63.54 | 45.73 | 35.54 | 29.17 |
| 24 | 19.11 | 41.21 | 31.22 | 26.38 | 319.14 | 100.49 | 63.69 | 45.90 | 35.73 | 29.40 |
| 25 | 19.63 | 42.05 | 31.87 | 26.95 | 325.41 | 100.63 | 63.84 | 46.07 | 35.92 | 29.63 |
| 26 | 20.17 | 42.93 | 32.55 | 27.54 | 331.89 | 100.78 | 64.01 | 46.25 | 36.13 | 29.88 |
| 27 | 20.74 | 43.84 | 33.25 | 28.14 | 338.58 | 100.93 | 64.18 | 46.45 | 36.35 | 30.14 |
| 28 | 21.34 | 44.78 | 33.98 | 28.78 | 345.50 | 101.10 | 64.37 | 46.65 | 36.60 | 30.42 |
| 29 | 21.97 | 45.75 | 34.74 | 29.44 | 352.65 | 101.27 | 64.56 | 46.87 | 36.85 | 30.74 |
| 30 | 22.63 | 46.76 | 35.53 | 30.12 | 360.03 | 101.45 | 64.76 | 47.11 | 37.13 | 31.07 |
| 31 | 23.32 | 47.81 | 36.34 | 30.84 | 367.64 | 101.65 | 64.98 | 47.35 | 37.43 | 31.43 |
| 32 | 24.05 | 48.89 | 37.19 | 31.58 | 375.51 | 101.84 | 65.20 | 47.63 | 37.76 | 31.83 |
| 33 | 24.82 | 50.02 | 38.07 | 32.36 | 383.63 | 102.06 | 65.44 | 47.92 | 38.12 | 32.25 |
| 34 | 25.63 | 51.18 | 38.99 | 33.17 | 392.02 | 102.28 | 65.71 | 48.23 | 38.50 | 32.71 |
| 35 | 26.49 | 52.38 | 39.94 | 34.01 | 400.68 | 102.52 | 65.98 | 48.58 | 38.92 | 33.21 |
| 36 | 27.39 | 53.64 | 40.94 | 34.90 | 409.62 | 102.77 | 66.29 | 48.95 | 39.37 | 33.76 |
| 37 | 28.35 | 54.94 | 41.97 | 35.83 | 418.86 | 103.03 | 66.63 | 49.37 | 39.87 | 34.36 |
| 38 | 29.36 | 56.29 | 43.06 | 36.81 | 428.42 | 103.33 | 66.99 | 49.81 | 40.42 | 35.01 |
| 39 | 30.43 | 57.70 | 44.20 | 37.84 | 438.29 | 103.65 | 67.40 | 50.32 | 41.02 | 35.73 |
| 40 | 31.57 | 59.17 | 45.39 | 38.92 | 448.49 | 104.00 | 67.84 | 50.87 | 41.69 | 36.52 |
| 41 | 32.78 | 60.71 | 46.65 | 40.08 | 459.05 | 104.40 | 68.34 | 51.46 | 42.41 | ----- |
| 42 | 34.07 | 62.33 | 47.97 | 41.29 | 469.97 | 104.86 | 68.90 | 52.15 | 43.22 | ----- |
| 43 | 35.45 | 64.02 | 49.37 | 42.57 | 481.26 | 105.36 | 69.51 | 52.88 | 44.10 | ----- |
| 44 | 36.91 | 65.79 | 50.84 | 43.94 | 492.88 | 105.92 | 70.20 | 53.71 | 45.07 | ----- |
| 45 | 38.46 | 67.64 | 52.39 | 45.38 | 504.81 | 106.54 | 70.96 | 54.60 | 46.13 | ----- |
| 46 | 40.11 | 69.57 | 54.01 | 46.90 | 517.02 | 107.23 | 71.77 | 55.58 | ----- | ----- |
| 47 | 41.85 | 71.56 | 55.69 | 48.49 | 529.47 | 107.97 | 72.66 | 56.64 | ----- | ----- |
| 48 | 43.69 | 73.63 | 57.46 | 50.17 | 542.16 | 108.77 | 73.63 | 57.79 | ----- | ----- |
| 49 | 45.64 | 75.77 | 59.31 | 51.95 | 555.07 | 109.62 | 74.67 | 59.03 | ----- | ----- |
| 50 | 47.70 | 78.00 | 61.24 | 53.82 | 568.19 | 110.56 | 75.80 | 60.39 | ----- | ----- |
| 51 | 49.89 | 80.31 | 63.27 | 55.80 | 581.53 | 111.58 | 77.03 | ----- | ----- | ----- |
| 52 | 52.20 | 82.71 | 65.40 | 57.89 | 595.06 | 112.66 | 78.36 | ----- | ----- | ----- |
| 53 | 54.66 | 85.20 | 67.64 | 60.11 | 608.77 | 113.85 | 79.81 | ----- | ----- | ----- |
| 54 | 57.27 | 87.80 | 69.99 | 62.46 | 622.65 | 115.13 | 81.39 | ----- | ----- | ----- |
| 55 | 60.03 | 90.50 | 72.48 | 64.95 | 636.70 | 116.53 | 83.11 | ----- | ----- | ----- |
| 56 | 62.97 | 93.33 | 75.10 | 67.61 | 650.89 | 118.05 | ----- | ----- | ----- | ----- |
| 57 | 66.10 | 96.28 | 77.88 | 70.44 | 665.21 | 119.70 | ----- | ----- | ----- | ----- |
| 58 | 69.42 | 99.38 | 80.83 | 73.47 | 679.68 | 121.50 | ----- | ----- | ----- | ----- |
| 59 | 72.97 | 102.63 | 83.96 | 76.70 | 694.25 | 123.47 | ----- | ----- | ----- | ----- |
| 60 | 76.74 | 106.06 | 87.29 | 80.16 | 708.93 | 125.64 | ----- | ----- | ----- | ----- |

STATE MUTUAL OF WORCESTER, MASS.

Largest Amount of Insurance it will write on a Single Life, \$20,000.

Premiums for each \$1,000 Insurance.

| LIFE. | | | | | | | ENDOWMENT, CONTINUOUS ANNUAL PREM'S. | | | | |
|-------------------------|-----------------------------|---------------------------------|---------------------|---------------------|---------------------|--------------------------|---|-----------|-----------|-----------|-----------|
| Age at Issue of Policy. | Continuous Annual Premiums. | Policy Payable at Death or Age. | 10 Annual Premiums. | 15 Annual Premiums. | 20 Annual Premiums. | Single Payment Premiums. | 10 Years. | 15 Years. | 20 Years. | 25 Years. | 30 Years. |
| 20 | \$17.30 | 75 | \$38.50 | \$29.70 | \$24.70 | \$277.10 | \$104.85 | \$65.35 | \$46.35 | \$35.95 | \$28.25 |
| 21 | 17.70 | 75 | 39.25 | 30.30 | 25.20 | 282.25 | 104.90 | 65.40 | 46.30 | 35.95 | 28.50 |
| 22 | 18.15 | 75 | 40.00 | 30.90 | 25.70 | 287.55 | 104.95 | 65.50 | 46.40 | 35.45 | 28.65 |
| 23 | 18.65 | 75 | 40.80 | 31.50 | 26.20 | 293.00 | 105.05 | 65.60 | 46.50 | 35.60 | 28.75 |
| 24 | 19.15 | 75 | 41.60 | 32.15 | 26.75 | 298.65 | 105.10 | 65.70 | 46.60 | 35.70 | 28.95 |
| 25 | 19.65 | 75 | 42.45 | 32.80 | 27.30 | 304.50 | 105.20 | 65.80 | 46.75 | 35.85 | 29.10 |
| 26 | 20.20 | 75 | 43.30 | 33.45 | 27.90 | 310.55 | 105.30 | 65.90 | 46.85 | 36.00 | 29.30 |
| 27 | 20.75 | 75 | 44.20 | 34.15 | 28.50 | 316.80 | 105.35 | 66.00 | 47.00 | 36.20 | 29.50 |
| 28 | 21.35 | 75 | 45.10 | 34.90 | 29.10 | 323.25 | 105.45 | 66.10 | 47.15 | 36.35 | 29.75 |
| 29 | 22.00 | 75 | 46.10 | 35.65 | 29.75 | 329.90 | 105.55 | 66.25 | 47.30 | 36.55 | 30.00 |
| 30 | 22.65 | 75 | 47.10 | 36.45 | 30.40 | 336.80 | 105.70 | 66.35 | 47.45 | 36.75 | 30.25 |
| 31 | 23.35 | 75 | 48.10 | 37.25 | 31.10 | 343.90 | 105.80 | 66.50 | 47.60 | 37.00 | 30.55 |
| 32 | 24.05 | 75 | 49.15 | 38.10 | 31.85 | 351.25 | 105.90 | 66.65 | 47.80 | 37.25 | 30.90 |
| 33 | 24.85 | 75 | 50.25 | 39.00 | 32.60 | 358.80 | 106.05 | 66.80 | 48.00 | 37.55 | 31.25 |
| 34 | 25.65 | 75 | 51.40 | 39.90 | 33.40 | 366.60 | 106.15 | 66.95 | 48.25 | 37.85 | 31.60 |
| 35 | 26.50 | 75 | 52.60 | 40.80 | 34.20 | 374.65 | 106.30 | 67.15 | 48.50 | 38.15 | 32.05 |
| 36 | 27.40 | 75 | 53.80 | 41.80 | 35.10 | 383.00 | 106.45 | 67.35 | 48.80 | 38.50 | 32.50 |
| 37 | 28.25 | 76 | 55.05 | 42.85 | 36.00 | 391.60 | 106.60 | 67.60 | 49.10 | 38.95 | 33.05 |
| 38 | 29.35 | 76 | 56.40 | 43.90 | 36.95 | 400.50 | 106.80 | 67.85 | 49.45 | 39.40 | 33.60 |
| 39 | 30.45 | 76 | 57.75 | 45.00 | 37.95 | 409.65 | 107.00 | 68.15 | 49.85 | 39.90 | 34.20 |
| 40 | 31.60 | 76 | 59.15 | 46.20 | 39.00 | 419.15 | 107.20 | 68.45 | 50.30 | 40.45 | 34.90 |
| 41 | 32.80 | 76 | 60.65 | 47.40 | 40.10 | 428.95 | 107.45 | 68.85 | 50.75 | 41.05 | 35.65 |
| 42 | 34.10 | 77 | 62.20 | 48.70 | 41.25 | 439.10 | 107.80 | 69.25 | 51.30 | 41.75 | 36.50 |
| 43 | 35.45 | 77 | 63.85 | 50.10 | 42.50 | 449.60 | 108.15 | 69.75 | 51.90 | 42.50 | 37.45 |
| 44 | 36.90 | 77 | 65.55 | 51.50 | 43.80 | 460.40 | 108.55 | 70.30 | 52.60 | 43.35 | 38.45 |
| 45 | 38.45 | 77 | 67.35 | 53.00 | 45.20 | 471.45 | 109.00 | 70.90 | 53.35 | 44.30 | 39.55 |
| 46 | 40.10 | 78 | 69.15 | 54.60 | 46.70 | 482.75 | 109.50 | 71.55 | 54.20 | ----- | ----- |
| 47 | 41.85 | 78 | 71.05 | 56.25 | 48.20 | 494.30 | 110.10 | 72.25 | 55.10 | ----- | ----- |
| 48 | 43.70 | 78 | 73.05 | 57.95 | 49.85 | 506.05 | 110.70 | 73.05 | 56.05 | ----- | ----- |
| 49 | 45.65 | 78 | 75.05 | 59.75 | 51.55 | 518.00 | 111.35 | 73.90 | 57.15 | ----- | ----- |
| 50 | 47.70 | 79 | 77.20 | 61.60 | 53.35 | 530.10 | 112.10 | 74.85 | 58.35 | ----- | ----- |
| 51 | 49.90 | 79 | 79.35 | 63.55 | 55.25 | 542.45 | 112.85 | 75.85 | ----- | ----- | ----- |
| 52 | 52.20 | 79 | 81.65 | 65.60 | 57.25 | 554.90 | 113.70 | 76.95 | ----- | ----- | ----- |
| 53 | 54.65 | 79 | 83.95 | 67.75 | 59.35 | 567.55 | 114.65 | 78.20 | ----- | ----- | ----- |
| 54 | 57.30 | 80 | 86.40 | 70.00 | 61.60 | 580.35 | 115.70 | 79.55 | ----- | ----- | ----- |
| 55 | 60.05 | 80 | 88.95 | 72.40 | 64.00 | 593.25 | 116.80 | 81.00 | ----- | ----- | ----- |
| 56 | 63.00 | 80 | 91.55 | 74.90 | 66.55 | 606.30 | 118.05 | ----- | ----- | ----- | ----- |
| 57 | 66.10 | 81 | 94.30 | 77.60 | 69.30 | 619.40 | 119.40 | ----- | ----- | ----- | ----- |
| 58 | 69.45 | 81 | 97.20 | 80.40 | 72.20 | 632.65 | 120.95 | ----- | ----- | ----- | ----- |
| 59 | 73.00 | 81 | 100.20 | 83.40 | 75.30 | 646.00 | 122.50 | ----- | ----- | ----- | ----- |
| 60 | 76.75 | 81 | 103.35 | 86.60 | 78.65 | 659.40 | 124.35 | ----- | ----- | ----- | ----- |

TRAVELERS INSURANCE CO. OF HARTFORD, CONN.

**Largest Amount of Insurance it will write on a Single Life, \$25,000.
Premiums for each \$1,000 Insurance.**

| Age at Issue of Policy. | LIFE. | | | | | ENDOWMENT, CONTINUOUS ANNUAL PREMIUMS. | | | | | |
|-------------------------|-----------------------------|---------------------|---------------------|---------------------|--|---|-----------|-----------|-----------|-----------|-----------|
| | Continuous Annual Premiums. | 10 Annual Premiums. | 15 Annual Premiums. | 20 Annual Premiums. | | 10 Years. | 15 Years. | 20 Years. | 25 Years. | 30 Years. | 35 Years. |
| 20 | \$14.24 | \$31.38 | \$23.50 | \$19.92 | | \$92.14 | \$57.36 | \$40.49 | \$30.64 | \$24.73 | \$20.93 |
| 21 | 14.55 | 31.92 | 23.92 | 20.27 | | 92.17 | 57.40 | 40.54 | 30.69 | 24.81 | 21.02 |
| 22 | 14.88 | 32.49 | 24.35 | 20.63 | | 92.21 | 57.44 | 40.59 | 30.75 | 24.89 | 21.13 |
| 23 | 15.22 | 33.08 | 24.80 | 21.01 | | 92.24 | 57.49 | 40.64 | 30.82 | 24.98 | 21.36 |
| 24 | 15.59 | 33.70 | 25.26 | 21.41 | | 92.27 | 57.54 | 40.71 | 30.90 | 25.09 | 21.39 |
| 25 | 15.97 | 34.34 | 25.74 | 21.83 | | 92.31 | 57.59 | 40.77 | 30.98 | 25.19 | 21.53 |
| 26 | 16.39 | 35.02 | 26.25 | 22.27 | | 92.35 | 57.65 | 40.85 | 31.07 | 25.32 | 21.69 |
| 27 | 16.81 | 35.71 | 26.80 | 22.73 | | 92.40 | 57.71 | 40.92 | 31.18 | 25.44 | 21.87 |
| 28 | 17.27 | 36.45 | 27.35 | 23.21 | | 92.45 | 57.77 | 41.01 | 31.29 | 25.59 | 22.07 |
| 29 | 17.74 | 37.21 | 27.98 | 23.71 | | 92.51 | 57.85 | 41.10 | 31.41 | 25.76 | 22.29 |
| 30 | 18.25 | 38.02 | 28.54 | 24.24 | | 92.57 | 57.93 | 41.20 | 31.54 | 25.94 | 22.52 |
| 31 | 18.79 | 38.85 | 29.18 | 24.79 | | 92.63 | 58.01 | 41.31 | 31.69 | 26.15 | 22.79 |
| 32 | 19.36 | 39.73 | 29.85 | 25.38 | | 92.70 | 58.10 | 41.44 | 31.86 | 26.37 | 23.10 |
| 33 | 19.96 | 40.64 | 30.55 | 25.97 | | 92.78 | 58.21 | 41.58 | 32.06 | 26.62 | 23.42 |
| 34 | 20.66 | 41.59 | 31.28 | 26.62 | | 92.87 | 58.33 | 41.74 | 32.26 | 26.90 | 23.79 |
| 35 | 21.28 | 42.58 | 32.04 | 27.29 | | 92.96 | 58.45 | 41.91 | 32.49 | 27.21 | 24.20 |
| 36 | 21.99 | 43.62 | 32.84 | 27.99 | | 93.06 | 58.59 | 42.10 | 32.75 | 27.57 | 24.64 |
| 37 | 22.75 | 44.71 | 33.68 | 28.74 | | 93.18 | 58.75 | 42.32 | 33.05 | 27.95 | 25.14 |
| 38 | 23.57 | 45.84 | 34.56 | 29.52 | | 93.31 | 58.93 | 42.56 | 33.38 | 28.38 | 25.69 |
| 39 | 24.43 | 47.03 | 35.48 | 30.33 | | 93.44 | 59.12 | 42.83 | 33.75 | 28.86 | 26.29 |
| 40 | 25.35 | 48.27 | 36.45 | 31.21 | | 93.60 | 59.35 | 43.14 | 34.16 | 29.39 | 26.96 |
| 41 | 26.32 | 49.55 | 37.46 | 32.12 | | 93.78 | 59.60 | 43.50 | 34.62 | 29.99 | |
| 42 | 27.37 | 50.90 | 38.53 | 33.09 | | 93.97 | 59.88 | 43.89 | 35.13 | 30.65 | |
| 43 | 28.48 | 52.31 | 39.65 | 34.10 | | 94.20 | 60.20 | 44.32 | 35.70 | 31.38 | |
| 44 | 29.65 | 53.79 | 40.83 | 35.19 | | 94.45 | 60.56 | 44.81 | 36.34 | 32.19 | |
| 45 | 30.93 | 55.32 | 42.08 | 36.34 | | 94.75 | 60.98 | 45.37 | 37.06 | 33.09 | |
| 46 | 32.27 | 56.94 | 43.38 | 37.56 | | 95.09 | 61.45 | 45.99 | 37.85 | | |
| 47 | 33.71 | 58.63 | 44.77 | 38.85 | | 95.46 | 61.97 | 46.69 | 38.74 | | |
| 48 | 35.26 | 60.39 | 46.22 | 40.23 | | 95.88 | 62.56 | 47.46 | 39.74 | | |
| 49 | 36.90 | 62.24 | 47.76 | 41.70 | | 96.38 | 63.22 | 48.34 | 40.83 | | |
| 50 | 38.66 | 64.18 | 49.38 | 43.25 | | 96.92 | 63.97 | 49.31 | 42.03 | | |
| 51 | 40.54 | 66.19 | 51.09 | 44.91 | | 97.53 | 64.79 | 50.39 | | | |
| 52 | 42.54 | 68.30 | 52.90 | 46.68 | | 98.20 | 65.71 | 51.58 | | | |
| 53 | 44.68 | 70.49 | 54.80 | 48.56 | | 98.75 | 66.73 | 52.90 | | | |
| 54 | 46.97 | 72.79 | 56.81 | 50.58 | | 99.80 | 67.87 | 54.37 | | | |
| 55 | 49.42 | 75.19 | 58.95 | 52.87 | | 100.73 | 69.13 | 56.00 | | | |
| 56 | 52.03 | 77.70 | 61.23 | 55.31 | | 101.78 | 70.54 | | | | |
| 57 | 54.82 | 80.30 | 63.63 | 57.90 | | 102.94 | 72.10 | | | | |
| 58 | 57.81 | 85.09 | 66.19 | 60.70 | | 104.22 | 73.82 | | | | |
| 59 | 61.01 | 85.98 | 68.92 | 63.71 | | 105.65 | 75.74 | | | | |
| 60 | 64.43 | 89.03 | 71.84 | 66.94 | | 107.25 | 77.86 | | | | |
| 61 | 68.09 | 92.24 | 74.95 | 70.41 | | 109.01 | | | | | |
| 62 | 72.02 | 95.62 | 78.29 | 74.14 | | 110.97 | | | | | |
| 63 | 76.22 | 99.20 | 81.85 | 78.22 | | 113.14 | | | | | |
| 64 | 80.73 | 102.99 | 85.69 | 82.42 | | 115.55 | | | | | |
| 65 | 85.56 | 107.02 | 89.81 | 86.95 | | 118.23 | | | | | |

NOTE.—No Dividends are paid on Policies issued by this Company.

UNION CENTRAL OF CINCINNATI, OHIO.

**Largest Amount of Insurance it will write on a Single Life, \$20,000.
Premiums for each \$1,000 Insurance.**

| Age at Issue of Policy. | LIFE. | | | | | ENDOWMENT, CONT'OUS ANN'L PREM'S. | | | |
|-------------------------|-----------------------------|---------------------|---------------------|---------------------|--------------------------|--------------------------------------|-----------|-----------|-----------|
| | Continuous Annual Premiums. | 10 Annual Premiums. | 15 Annual Premiums. | 20 Annual Premiums. | Single Payment Premiums. | 10 Years. | 15 Years. | 20 Years. | 25 Years. |
| 25 | \$19.89 | \$42.56 | \$32.34 | \$27.39 | \$326.58 | \$103.91 | \$66.02 | \$47.68 | \$37.17 |
| 26 | 20.40 | 43.37 | 32.97 | 27.93 | 332.58 | 104.03 | 66.15 | 47.82 | 37.34 |
| 27 | 20.93 | 44.22 | 33.62 | 28.50 | 338.83 | 104.16 | 66.29 | 47.98 | 37.52 |
| 28 | 21.48 | 45.10 | 34.31 | 29.09 | 345.31 | 104.29 | 66.44 | 48.15 | 37.72 |
| 29 | 22.07 | 46.02 | 35.02 | 29.71 | 352.06 | 104.43 | 66.60 | 48.33 | 37.92 |
| 30 | 22.70 | 46.97 | 35.76 | 30.36 | 359.05 | 104.58 | 66.77 | 48.53 | 38.16 |
| 31 | 23.35 | 47.96 | 36.54 | 31.03 | 366.33 | 104.75 | 66.96 | 48.74 | 38.41 |
| 32 | 24.05 | 49.02 | 37.35 | 31.74 | 373.89 | 104.92 | 67.16 | 48.97 | 38.69 |
| 33 | 24.78 | 50.10 | 38.20 | 32.48 | 381.73 | 105.11 | 67.36 | 49.22 | 38.98 |
| 34 | 25.56 | 51.22 | 39.09 | 33.26 | 389.88 | 105.31 | 67.60 | 49.49 | 39.31 |
| 35 | 26.38 | 52.40 | 40.01 | 34.08 | 398.34 | 105.53 | 67.85 | 49.79 | 39.68 |
| 36 | 27.25 | 53.63 | 40.98 | 34.93 | 407.11 | 105.75 | 68.12 | 50.11 | 40.07 |
| 37 | 28.17 | 54.91 | 42.00 | 35.83 | 416.21 | 106.00 | 68.41 | 50.47 | 40.50 |
| 38 | 29.15 | 56.24 | 43.06 | 36.78 | 425.64 | 106.28 | 68.73 | 50.86 | 40.98 |
| 39 | 30.19 | 57.63 | 44.17 | 37.78 | 435.42 | 106.58 | 69.09 | 51.30 | 41.52 |
| 40 | 31.30 | 59.09 | 45.33 | 38.83 | 445.55 | 106.90 | 69.49 | 51.78 | 42.10 |
| 41 | 32.47 | 60.60 | 46.56 | 39.93 | 456.04 | 107.26 | 69.92 | 52.31 | 42.75 |
| 42 | 33.72 | 62.19 | 47.84 | 41.10 | 466.89 | 107.65 | 70.40 | 52.89 | 43.47 |
| 43 | 35.05 | 63.84 | 49.19 | 42.34 | 478.11 | 108.08 | 70.92 | 53.54 | 44.26 |
| 44 | 36.46 | 65.57 | 50.61 | 43.64 | 489.71 | 108.55 | 71.50 | 54.25 | 45.12 |
| 45 | 37.97 | 67.37 | 52.11 | 45.03 | 501.69 | 109.07 | 72.14 | 55.04 | 46.08 |
| 46 | 39.58 | 69.26 | 53.68 | 46.50 | 514.04 | 109.65 | 72.86 | 55.91 | 47.15 |
| 47 | 41.30 | 71.25 | 55.35 | 48.07 | 526.78 | 110.30 | 73.66 | 56.89 | 48.32 |
| 48 | 43.13 | 73.32 | 57.10 | 49.73 | 539.88 | 111.01 | 74.54 | 57.96 | 49.61 |
| 49 | 45.09 | 75.49 | 58.95 | 51.50 | 553.33 | 111.81 | 75.51 | 59.15 | 51.04 |
| 50 | 47.18 | 77.77 | 60.91 | 53.38 | 567.13 | 112.68 | 76.59 | 60.45 | 52.60 |
| 51 | 49.40 | 80.14 | 62.98 | 55.38 | 581.24 | 113.64 | 77.77 | 61.90 | ----- |
| 52 | 51.78 | 82.63 | 65.16 | 57.51 | 595.66 | 114.70 | 79.07 | 63.48 | ----- |
| 53 | 54.31 | 85.22 | 67.47 | 59.79 | 610.36 | 115.86 | 80.51 | 65.22 | ----- |
| 54 | 57.02 | 87.94 | 69.91 | 62.22 | 625.33 | 117.14 | 82.09 | 67.14 | ----- |
| 55 | 59.91 | 90.79 | 72.50 | 64.82 | 640.54 | 118.54 | 83.82 | 69.24 | ----- |
| 56 | 63.00 | 93.78 | 75.26 | 67.60 | 655.99 | 120.09 | 85.73 | ----- | ----- |
| 57 | 66.29 | 96.91 | 78.18 | 70.59 | 671.64 | 121.78 | 87.84 | ----- | ----- |
| 58 | 69.82 | 100.21 | 81.30 | 73.78 | 687.48 | 123.64 | 90.15 | ----- | ----- |
| 59 | 73.60 | 103.68 | 84.63 | 77.22 | 703.49 | 125.70 | 92.70 | ----- | ----- |
| 60 | 77.63 | 107.35 | 88.19 | 80.91 | 719.65 | 127.96 | 95.50 | ----- | ----- |
| 61 | 81.96 | 111.23 | ----- | ----- | 735.92 | 130.45 | ----- | ----- | ----- |
| 62 | 86.58 | 115.32 | ----- | ----- | 752.26 | 133.19 | ----- | ----- | ----- |
| 63 | 91.54 | 119.66 | ----- | ----- | 768.67 | 136.20 | ----- | ----- | ----- |
| 64 | 96.86 | 124.28 | ----- | ----- | 785.10 | 139.52 | ----- | ----- | ----- |
| 65 | 102.55 | 129.18 | ----- | ----- | 801.52 | 143.16 | ----- | ----- | ----- |

UNION MUTUAL OF PORTLAND, MAINE.

Largest Amount of Insurance it will write on a Single Life, \$50,000.

Premiums for each \$1,000 Insurance.

| Age at Issue of Policy. | LIFE. | | | | ENDOWMENT, CONTIN'S ANN'L PREM'S. | |
|-------------------------|-----------------------------|---------------------|---------------------|---------------------|--------------------------------------|-----------|
| | Continuous Annual Premiums. | 10 Annual Premiums. | 15 Annual Premiums. | 20 Annual Premiums. | 15 Years. | 20 Years. |
| 21 | \$18.60 | \$40.50 | \$30.80 | \$26.10 | \$66.90 | \$48.20 |
| 22 | 19.10 | 41.20 | 31.30 | 26.60 | 67.00 | 48.30 |
| 23 | 19.50 | 41.90 | 31.90 | 27.00 | 67.10 | 48.40 |
| 24 | 20.00 | 42.70 | 32.50 | 27.60 | 67.20 | 48.60 |
| 25 | 20.50 | 43.50 | 33.10 | 28.10 | 67.40 | 48.70 |
| 26 | 21.00 | 44.30 | 33.80 | 28.60 | 67.50 | 48.90 |
| 27 | 21.50 | 45.20 | 34.40 | 29.20 | 67.60 | 49.00 |
| 28 | 22.10 | 46.10 | 35.10 | 29.80 | 67.80 | 49.20 |
| 29 | 22.70 | 47.00 | 35.90 | 30.50 | 68.00 | 49.40 |
| 30 | 23.30 | 48.00 | 36.60 | 31.10 | 68.20 | 49.60 |
| 31 | 24.00 | 49.10 | 37.40 | 31.80 | 68.30 | 49.80 |
| 32 | 24.70 | 50.10 | 38.30 | 32.60 | 68.60 | 50.10 |
| 33 | 25.50 | 51.20 | 39.10 | 33.30 | 68.80 | 50.30 |
| 34 | 26.30 | 52.40 | 40.00 | 34.10 | 69.00 | 50.60 |
| 35 | 27.10 | 53.60 | 41.00 | 35.00 | 69.30 | 50.90 |
| 36 | 28.00 | 54.80 | 42.00 | 35.80 | 69.60 | 51.30 |
| 37 | 29.00 | 56.20 | 43.00 | 36.80 | 69.90 | 51.70 |
| 38 | 30.00 | 57.50 | 44.10 | 37.70 | 70.20 | 52.10 |
| 39 | 31.10 | 59.00 | 45.30 | 38.80 | 70.60 | 52.50 |
| 40 | 32.20 | 60.40 | 46.50 | 39.80 | 71.00 | 53.00 |
| 41 | 33.40 | 62.00 | 47.70 | 41.00 | 71.50 | 53.60 |
| 42 | 34.70 | 63.60 | 49.00 | 42.20 | 72.00 | 54.20 |
| 43 | 36.10 | 65.30 | 50.40 | 43.50 | 72.50 | 54.80 |
| 44 | 37.50 | 67.10 | 51.90 | 44.80 | 73.10 | 55.60 |
| 45 | 39.10 | 69.00 | 53.40 | 46.20 | 73.80 | 56.40 |
| 46 | 40.70 | 70.90 | 55.10 | 47.80 | 74.60 | 57.30 |
| 47 | 42.50 | 72.90 | 56.80 | 49.40 | 75.40 | 58.30 |
| 48 | 44.40 | 75.10 | 58.60 | 51.10 | 76.30 | 59.40 |
| 49 | 46.40 | 77.30 | 60.50 | 52.90 | 77.30 | 60.70 |
| 50 | 48.50 | 79.60 | 62.50 | 54.80 | 78.40 | 62.00 |
| 51 | 50.80 | 82.10 | 64.60 | — | 79.70 | — |
| 52 | 53.30 | 84.60 | 66.90 | — | 81.00 | — |
| 53 | 55.90 | 87.30 | 69.20 | — | 82.50 | — |
| 54 | 58.70 | 90.10 | 71.80 | — | 84.10 | — |
| 55 | 61.60 | 93.00 | 74.40 | — | 85.90 | — |
| 56 | 64.80 | 96.10 | — | — | — | — |
| 57 | 68.20 | 99.30 | — | — | — | — |
| 58 | 71.80 | 102.70 | — | — | — | — |
| 59 | 75.70 | 106.30 | — | — | — | — |
| 60 | 79.90 | 110.10 | — | — | — | — |

UNITED STATES LIFE OF NEW YORK.

Largest Amount of Insurance it will write on a Single Life, \$25,000.

Premiums for each \$1,000 Insurance.

| Age at Issue of Policy. | LIFE. | | | | | ENDOWMENT, CONTINUOUS ANNUAL PREMIUMS. | | | | | |
|-------------------------|-----------------------------|---------------------|---------------------|---------------------|--------------------------|---|-----------|-----------|-----------|-----------|-----------|
| | Continuous Annual Premiums. | 10 Annual Premiums. | 15 Annual Premiums. | 20 Annual Premiums. | Single Payment Premiums. | 10 Years. | 15 Years. | 20 Years. | 25 Years. | 30 Years. | 35 Years. |
| 25 | \$19.89 | \$42.56 | \$32.34 | \$27.30 | \$326.58 | \$103.91 | \$66.02 | \$47.68 | \$37.17 | \$30.61 | \$26.53 |
| 26 | 20.40 | 43.37 | 32.97 | 27.93 | 332.58 | 104.03 | 66.15 | 47.82 | 37.34 | 30.80 | 26.57 |
| 27 | 20.93 | 44.22 | 33.63 | 28.50 | 338.83 | 104.16 | 66.29 | 47.98 | 37.52 | 31.02 | 26.83 |
| 28 | 21.48 | 45.10 | 34.31 | 29.09 | 345.31 | 104.29 | 66.44 | 48.15 | 37.72 | 31.25 | 27.11 |
| 29 | 22.07 | 46.02 | 35.02 | 29.71 | 352.05 | 104.43 | 66.60 | 48.33 | 37.92 | 31.50 | 27.42 |
| 30 | 22.70 | 46.97 | 35.76 | 30.36 | 359.05 | 104.58 | 66.77 | 48.53 | 38.16 | 31.78 | 27.76 |
| 31 | 23.35 | 47.98 | 36.54 | 31.03 | 366.33 | 104.75 | 66.96 | 48.74 | 38.41 | 32.09 | 28.13 |
| 32 | 24.05 | 49.02 | 37.35 | 31.74 | 373.89 | 104.92 | 67.16 | 48.97 | 38.69 | 32.43 | 28.54 |
| 33 | 24.78 | 50.10 | 38.20 | 32.48 | 381.73 | 105.11 | 67.38 | 49.22 | 38.98 | 32.79 | 28.98 |
| 34 | 25.56 | 51.22 | 39.09 | 33.26 | 389.88 | 105.31 | 67.60 | 49.49 | 39.31 | 33.19 | 29.46 |
| 35 | 26.38 | 52.40 | 40.01 | 34.08 | 398.34 | 105.53 | 67.85 | 49.79 | 39.68 | 33.63 | 30.00 |
| 36 | 27.25 | 53.63 | 40.98 | 34.93 | 407.11 | 105.75 | 68.12 | 50.11 | 40.07 | 34.11 | 30.58 |
| 37 | 28.17 | 54.91 | 42.00 | 35.83 | 416.21 | 106.00 | 68.41 | 50.47 | 40.50 | 34.64 | 31.22 |
| 38 | 29.15 | 56.24 | 43.06 | 36.78 | 425.64 | 106.28 | 68.73 | 50.86 | 40.98 | 35.23 | 31.93 |
| 39 | 30.19 | 57.63 | 44.17 | 37.78 | 435.42 | 106.58 | 69.09 | 51.30 | 41.52 | 35.88 | 32.70 |
| 40 | 31.30 | 59.09 | 45.33 | 38.83 | 445.55 | 106.90 | 69.49 | 51.78 | 42.10 | 36.59 | 33.55 |
| 41 | 32.47 | 60.60 | 46.56 | 39.93 | 456.04 | 107.26 | 69.92 | 52.31 | 42.75 | 37.38 | 34.48 |
| 42 | 33.72 | 62.19 | 47.84 | 41.10 | 466.89 | 107.65 | 70.40 | 52.89 | 43.47 | 38.24 | 35.49 |
| 43 | 35.05 | 63.84 | 49.19 | 42.34 | 478.11 | 108.08 | 70.92 | 53.54 | 44.26 | 39.19 | 36.59 |
| 44 | 36.46 | 65.57 | 50.61 | 43.64 | 489.71 | 108.55 | 71.50 | 54.25 | 45.12 | 40.23 | 37.79 |
| 45 | 37.97 | 67.37 | 52.11 | 45.03 | 501.69 | 109.07 | 72.14 | 55.04 | 46.08 | 41.37 | 39.10 |
| 46 | 39.58 | 69.26 | 53.68 | 46.50 | 514.04 | 109.65 | 72.86 | 55.91 | 47.15 | 42.63 | ----- |
| 47 | 41.30 | 71.25 | 55.35 | 48.07 | 526.78 | 110.30 | 73.66 | 56.89 | 48.32 | 44.01 | ----- |
| 48 | 43.13 | 73.32 | 57.10 | 49.73 | 539.88 | 111.01 | 74.54 | 57.96 | 49.61 | 45.52 | ----- |
| 49 | 45.09 | 75.49 | 58.95 | 51.50 | 553.33 | 111.81 | 75.51 | 59.15 | 51.04 | 47.17 | ----- |
| 50 | 47.18 | 77.77 | 60.91 | 53.38 | 567.13 | 112.68 | 76.59 | 60.45 | 52.60 | 48.96 | ----- |
| 51 | 49.40 | 80.14 | 62.98 | 55.38 | 581.24 | 113.64 | 77.77 | 61.90 | 54.31 | ----- | ----- |
| 52 | 51.78 | 82.63 | 65.16 | 57.51 | 595.66 | 114.70 | 79.07 | 63.48 | 56.19 | ----- | ----- |
| 53 | 54.31 | 85.22 | 67.47 | 59.79 | 610.36 | 115.86 | 80.51 | 65.22 | 58.24 | ----- | ----- |
| 54 | 57.02 | 87.94 | 69.91 | 62.22 | 625.33 | 117.14 | 82.09 | 67.14 | 60.48 | ----- | ----- |
| 55 | 59.91 | 90.79 | 72.50 | 64.82 | 640.54 | 118.54 | 83.82 | 69.24 | 62.92 | ----- | ----- |
| 56 | 63.00 | 93.78 | 75.26 | 67.70 | 655.99 | 120.09 | 85.73 | 71.54 | 65.58 | ----- | ----- |
| 57 | 66.29 | 96.91 | 78.18 | 70.59 | 671.64 | 121.78 | 87.84 | 74.07 | 68.48 | ----- | ----- |
| 58 | 69.82 | 100.21 | 81.30 | 73.78 | 687.48 | 123.64 | 90.15 | 76.84 | 71.63 | ----- | ----- |
| 59 | 73.60 | 103.68 | 84.63 | 77.22 | 703.49 | 125.70 | 92.70 | 79.87 | 75.06 | ----- | ----- |
| 60 | 77.63 | 107.35 | 88.19 | 80.91 | 719.65 | 127.96 | 95.50 | 83.18 | 78.80 | ----- | ----- |
| 61 | 81.96 | 111.23 | 91.99 | 84.88 | 735.92 | 130.45 | 98.58 | 86.80 | ----- | ----- | ----- |
| 62 | 86.58 | 115.32 | 96.06 | 89.16 | 752.26 | 133.19 | 101.96 | 90.75 | ----- | ----- | ----- |
| 63 | 91.54 | 119.66 | 100.43 | 93.76 | 768.67 | 136.20 | 105.66 | 95.07 | ----- | ----- | ----- |
| 64 | 96.86 | 124.28 | 105.12 | 98.73 | 785.10 | 139.52 | 109.72 | 99.78 | ----- | ----- | ----- |

WASHINGTON OF NEW YORK.

**Largest Amount of Insurance it will write on a Single Life, \$30,000
Premiums for each \$1,000 Insurance.**

| Age at Issue of Policy. | LIFE. | | | | | | ENDOWMENT, ANNUAL CONTINUOUS PREMIUMS. | | | | | |
|-------------------------|-----------------------------|--------------------|---------------------|---------------------|---------------------|--------------------------|---|-----------|-----------|-----------|-----------|-----------|
| | Continuous Annual Premiums. | 5 Annual Premiums. | 10 Annual Premiums. | 15 Annual Premiums. | 20 Annual Premiums. | Single Payment Premiums. | 10 Years. | 15 Years. | 20 Years. | 25 Years. | 30 Years. | 35 Years. |
| 25 | \$20.50 | \$75.30 | \$43.50 | \$33.10 | \$28.10 | \$356.46 | \$103.91 | \$66.09 | \$47.68 | \$37.17 | \$30.61 | \$26.33 |
| 26 | 21.00 | 76.80 | 44.30 | 33.80 | 28.60 | 363.34 | 104.03 | 66.15 | 47.82 | 37.34 | 30.80 | 26.57 |
| 27 | 21.50 | 78.30 | 45.20 | 34.40 | 29.20 | 370.50 | 104.16 | 66.29 | 47.98 | 37.52 | 31.02 | 26.83 |
| 28 | 22.10 | 79.70 | 46.10 | 35.10 | 29.80 | 377.98 | 104.29 | 66.44 | 48.15 | 37.72 | 31.25 | 27.11 |
| 29 | 22.70 | 81.30 | 47.00 | 35.90 | 30.50 | 385.78 | 104.43 | 66.60 | 48.33 | 37.92 | 31.50 | 27.42 |
| 30 | 23.30 | 83.00 | 48.00 | 36.60 | 31.10 | 393.91 | 104.58 | 66.77 | 48.53 | 38.16 | 31.78 | 27.76 |
| 31 | 24.00 | 84.70 | 49.10 | 37.40 | 31.80 | 402.39 | 104.75 | 66.96 | 48.74 | 38.41 | 32.09 | 28.13 |
| 32 | 24.70 | 86.50 | 50.10 | 38.30 | 32.60 | 411.23 | 104.92 | 67.16 | 48.97 | 38.69 | 32.43 | 28.54 |
| 33 | 25.50 | 87.40 | 51.20 | 39.10 | 33.30 | 420.44 | 105.11 | 67.36 | 49.22 | 38.98 | 32.79 | 28.98 |
| 34 | 26.30 | 90.30 | 52.40 | 40.00 | 34.10 | 430.03 | 105.31 | 67.60 | 49.49 | 39.31 | 33.19 | 29.46 |
| 35 | 27.10 | 92.30 | 53.60 | 41.00 | 35.00 | 440.02 | 105.53 | 67.85 | 49.79 | 39.68 | 33.63 | 30.00 |
| 36 | 28.00 | 94.40 | 54.80 | 42.00 | 35.80 | 450.44 | 105.75 | 68.12 | 50.11 | 40.07 | 34.11 | 30.58 |
| 37 | 29.00 | 96.60 | 56.30 | 43.00 | 36.80 | 461.27 | 106.00 | 68.41 | 50.47 | 40.50 | 34.64 | 31.22 |
| 38 | 30.00 | 98.90 | 57.50 | 44.10 | 37.70 | 472.54 | 106.28 | 68.73 | 50.86 | 40.98 | 35.23 | 31.93 |
| 39 | 31.10 | 101.30 | 59.00 | 45.30 | 38.80 | 484.24 | 106.58 | 69.09 | 51.30 | 41.52 | 35.88 | 32.70 |
| 40 | 32.20 | 103.70 | 60.40 | 46.50 | 39.80 | 496.41 | 106.90 | 69.49 | 51.78 | 42.10 | 36.59 | 33.55 |
| 41 | 33.40 | 106.20 | 62.00 | 47.70 | 41.00 | 509.06 | 107.26 | 69.92 | 52.31 | 42.75 | 37.38 | 34.48 |
| 42 | 34.70 | 108.80 | 63.60 | 49.00 | 42.30 | 522.17 | 107.65 | 70.40 | 52.89 | 43.47 | 38.24 | 35.49 |
| 43 | 36.10 | 111.60 | 65.30 | 50.40 | 43.50 | 535.78 | 108.08 | 70.92 | 53.54 | 44.26 | 39.19 | 36.59 |
| 44 | 37.50 | 114.40 | 67.10 | 51.90 | 44.80 | 549.90 | 108.55 | 71.50 | 54.25 | 45.12 | 40.23 | 37.79 |
| 45 | 39.10 | 117.40 | 69.00 | 53.40 | 46.30 | 564.51 | 109.07 | 72.14 | 55.04 | 46.08 | 41.37 | 39.10 |
| 46 | 40.70 | 120.50 | 70.90 | 55.10 | 47.80 | 579.64 | 109.65 | 72.86 | 55.91 | 47.15 | 42.63 | 40.53 |
| 47 | 42.50 | 123.70 | 72.90 | 56.80 | 49.40 | 595.27 | 110.30 | 73.66 | 56.89 | 48.32 | 44.01 | 42.08 |
| 48 | 44.40 | 127.00 | 75.10 | 58.60 | 51.10 | 611.39 | 111.01 | 74.54 | 57.96 | 49.61 | 45.52 | 43.77 |
| 49 | 46.40 | 130.40 | 77.30 | 60.50 | 52.90 | 628.00 | 111.81 | 75.51 | 59.15 | 51.04 | 47.17 | 45.59 |
| 50 | 48.50 | 134.00 | 79.60 | 62.50 | 54.80 | 645.05 | 112.68 | 76.59 | 60.45 | 52.60 | 48.96 | 47.56 |
| 51 | 50.80 | 137.60 | 82.10 | 64.00 | 56.90 | 662.54 | 113.64 | 77.77 | 61.90 | 54.31 | 50.92 | --- |
| 52 | 53.30 | 141.40 | 84.60 | 66.90 | 59.10 | 680.43 | 114.70 | 79.07 | 63.48 | 56.19 | 53.04 | --- |
| 53 | 55.90 | 145.40 | 87.30 | 69.30 | 61.40 | 698.72 | 115.86 | 80.51 | 65.22 | 58.24 | 55.34 | --- |
| 54 | 58.70 | 149.40 | 90.10 | 71.80 | 63.90 | 717.38 | 117.14 | 82.09 | 67.14 | 60.48 | 57.84 | --- |
| 55 | 61.60 | 153.60 | 93.00 | 74.40 | 66.60 | 736.38 | 118.54 | 83.82 | 69.24 | 62.92 | 60.55 | --- |
| 56 | 64.80 | 157.90 | 96.10 | 77.30 | 69.50 | 755.70 | 120.09 | 85.73 | 71.54 | 65.58 | --- | --- |
| 57 | 68.30 | 162.40 | 99.30 | 80.30 | 72.60 | 775.29 | 121.78 | 87.84 | 74.07 | 68.48 | --- | --- |
| 58 | 71.80 | 167.00 | 102.70 | 83.50 | 75.80 | 795.14 | 123.64 | 90.15 | 76.84 | 71.63 | --- | --- |
| 59 | 75.70 | 171.80 | 106.30 | 86.90 | 79.40 | 815.22 | 125.70 | 92.70 | 79.87 | 75.06 | --- | --- |
| 60 | 79.90 | 176.70 | 110.10 | 90.60 | 83.30 | 837.35 | 127.96 | 95.50 | 83.18 | 78.80 | --- | --- |
| 61 | 84.30 | 181.80 | 114.10 | 94.50 | 87.30 | 864.83 | 130.45 | 98.58 | 86.80 | --- | --- | --- |
| 62 | 89.10 | 187.00 | 118.30 | 98.70 | 91.70 | 841.66 | 133.19 | 101.96 | 90.75 | --- | --- | --- |
| 63 | 94.20 | 192.50 | 122.70 | 103.20 | 96.40 | 847.31 | 136.20 | 105.66 | 95.07 | --- | --- | --- |
| 64 | 99.60 | 198.10 | 127.50 | 108.00 | 101.50 | 853.37 | 139.52 | 109.72 | 99.78 | --- | --- | --- |
| 65 | 105.50 | 204.00 | 132.50 | 113.20 | 107.10 | 859.81 | 143.16 | 114.16 | 104.91 | --- | --- | --- |

FREE TONTINE TABLES.

Based on the Results of Tontine Policies Maturing in 1891.

Ordinary Life Policies of \$1,000 each.

TWENTY-YEAR TONTINE PERIOD.

| Age. | Annual Premiums. | Total Premiums during Tontine Period. | Cash Value of Policy at end of Period. | Equivalent Value in Paid-up Policy. | Reserve on Policy at end of Period. | Surplus Payable in Cash if desired. |
|------|------------------|---------------------------------------|--|-------------------------------------|-------------------------------------|-------------------------------------|
| 21 | \$18.60 | \$372 | \$418 | \$1,110 | \$166.17 | \$251.83 |
| 22 | 19.10 | 382 | 432 | 1,120 | 173.38 | 258.62 |
| 23 | 19.50 | 390 | 447 | 1,130 | 180.90 | 266.10 |
| 24 | 20.00 | 400 | 462 | 1,150 | 188.73 | 273.27 |
| 25 | 20.50 | 410 | 479 | 1,160 | 196.87 | 282.13 |
| 26 | 21.00 | 420 | 496 | 1,160 | 205.34 | 290.66 |
| 27 | 21.50 | 430 | 514 | 1,180 | 214.12 | 299.88 |
| 28 | 22.10 | 442 | 533 | 1,200 | 223.22 | 309.78 |
| 29 | 22.70 | 454 | 552 | 1,210 | 232.63 | 319.37 |
| 30 | 23.30 | 466 | 573 | 1,230 | 242.33 | 330.67 |
| 31 | 24.00 | 480 | 595 | 1,240 | 252.31 | 342.69 |
| 32 | 24.70 | 494 | 618 | 1,260 | 262.55 | 355.45 |
| 33 | 25.50 | 510 | 642 | 1,280 | 273.04 | 368.96 |
| 34 | 26.30 | 526 | 667 | 1,300 | 283.78 | 383.22 |
| 35 | 27.10 | 542 | 693 | 1,310 | 294.75 | 398.25 |
| 36 | 28.00 | 560 | 721 | 1,340 | 305.98 | 415.07 |
| 37 | 29.00 | 580 | 751 | 1,370 | 317.30 | 433.70 |
| 38 | 30.00 | 600 | 782 | 1,380 | 328.85 | 453.15 |
| 39 | 31.10 | 622 | 815 | 1,410 | 340.57 | 474.43 |
| 40 | 32.20 | 644 | 850 | 1,440 | 352.43 | 497.57 |
| 41 | 33.40 | 668 | 888 | 1,470 | 364.40 | 522.60 |
| 42 | 34.70 | 694 | 928 | 1,500 | 376.46 | 551.54 |
| 43 | 36.10 | 722 | 970 | 1,540 | 388.57 | 581.43 |
| 44 | 37.50 | 750 | 1,016 | 1,580 | 400.73 | 615.27 |
| 45 | 39.10 | 782 | 1,065 | 1,620 | 412.91 | 652.09 |
| 46 | 40.70 | 814 | 1,119 | 1,670 | 425.04 | 693.96 |
| 47 | 42.50 | 850 | 1,177 | 1,730 | 437.13 | 739.87 |
| 48 | 44.40 | 888 | 1,240 | 1,790 | 449.13 | 790.87 |
| 49 | 46.40 | 928 | 1,310 | 1,850 | 461.00 | 849.00 |
| 50 | 48.50 | 970 | 1,387 | 1,930 | 472.73 | 914.27 |
| 51 | 50.80 | 1,016 | 1,472 | 2,000 | 484.29 | 987.71 |
| 52 | 53.30 | 1,066 | 1,569 | 2,110 | 495.66 | 1,073.34 |
| 53 | 55.90 | 1,118 | 1,677 | 2,220 | 506.89 | 1,170.11 |
| 54 | 58.70 | 1,174 | 1,800 | 2,350 | 518.04 | 1,281.96 |
| 55 | 61.60 | 1,232 | 1,940 | 2,500 | 529.23 | 1,410.70 |
| 56 | 64.80 | 1,296 | 2,102 | 2,670 | 540.55 | 1,561.45 |
| 57 | 68.20 | 1,364 | 2,289 | 2,860 | 552.11 | 1,736.89 |
| 58 | 71.80 | 1,436 | 2,509 | 3,100 | 563.96 | 1,945.04 |
| 59 | 75.70 | 1,514 | 2,770 | 3,370 | 576.13 | 2,193.87 |
| 60 | 79.90 | 1,598 | 3,082 | 3,700 | 588.70 | 2,493.30 |

In all cases where the amount of Paid-up Policy shall exceed the amount insured, a new medical examination will be required.

FREE TONTINE TABLES.

Based on the Results of Tontine Policies Maturing in 1891.

Fifteen Payment Life Policies of \$1,000 each.

FIFTEEN-YEAR TONTINE PERIOD.

| Age. | Annual Premiums. | Total Premiums during Tontine Period. | Cash Value of Policy at end of Period. | Equivalent Value in Paid-up Policy. | Reserve on Policy at end of Period. | Surplus Payable in Cash if desired. |
|------|------------------|---------------------------------------|--|-------------------------------------|-------------------------------------|-------------------------------------|
| 21 | \$30.80 | \$462.00 | \$515 | \$1,530 | \$336.02 | \$178.98 |
| 22 | 31.30 | 469.50 | 526 | 1,530 | 343.50 | 182.50 |
| 23 | 31.90 | 478.50 | 538 | 1,530 | 351.24 | 186.76 |
| 24 | 32.50 | 487.50 | 550 | 1,530 | 359.27 | 190.73 |
| 25 | 33.10 | 496.50 | 563 | 1,530 | 367.58 | 195.42 |
| 26 | 33.80 | 507.00 | 576 | 1,530 | 376.17 | 199.83 |
| 27 | 34.40 | 516.00 | 589 | 1,530 | 385.06 | 203.94 |
| 28 | 35.10 | 526.50 | 603 | 1,530 | 394.25 | 208.75 |
| 29 | 35.90 | 538.50 | 618 | 1,530 | 403.75 | 214.25 |
| 30 | 36.60 | 549.00 | 632 | 1,530 | 413.55 | 218.45 |
| 31 | 37.40 | 561.00 | 648 | 1,530 | 423.66 | 224.34 |
| 32 | 38.30 | 574.50 | 664 | 1,530 | 434.08 | 229.94 |
| 33 | 39.10 | 586.50 | 681 | 1,530 | 444.76 | 236.24 |
| 34 | 40.00 | 600.00 | 698 | 1,530 | 455.74 | 242.26 |
| 35 | 41.00 | 615.00 | 716 | 1,530 | 466.99 | 249.01 |
| 36 | 42.00 | 630.00 | 736 | 1,540 | 478.48 | 257.52 |
| 37 | 43.00 | 645.00 | 755 | 1,540 | 490.21 | 264.79 |
| 38 | 44.10 | 661.50 | 755 | 1,540 | 502.15 | 272.85 |
| 39 | 45.30 | 679.50 | 795 | 1,550 | 514.31 | 280.69 |
| 40 | 46.50 | 697.50 | 817 | 1,550 | 526.65 | 290.35 |
| 41 | 47.70 | 715.50 | 840 | 1,560 | 539.15 | 300.85 |
| 42 | 49.00 | 735.00 | 863 | 1,560 | 551.81 | 311.19 |
| 43 | 50.40 | 756.00 | 887 | 1,570 | 564.59 | 322.41 |
| 44 | 51.90 | 778.50 | 913 | 1,580 | 577.48 | 335.52 |
| 45 | 53.40 | 801.00 | 939 | 1,590 | 590.46 | 348.54 |
| 46 | 55.10 | 826.50 | 967 | 1,600 | 603.49 | 363.51 |
| 47 | 56.80 | 852.00 | 995 | 1,610 | 616.56 | 378.44 |
| 48 | 58.60 | 879.00 | 1,026 | 1,630 | 629.63 | 396.37 |
| 49 | 60.50 | 907.50 | 1,058 | 1,650 | 642.69 | 415.31 |
| 50 | 62.50 | 937.50 | 1,091 | 1,660 | 655.70 | 435.30 |
| 51 | 64.60 | 969.00 | 1,127 | 1,680 | 668.63 | 458.37 |
| 52 | 66.90 | 1,003.50 | 1,165 | 1,710 | 681.45 | 483.55 |
| 53 | 69.20 | 1,038.00 | 1,206 | 1,740 | 694.14 | 511.86 |
| 54 | 71.80 | 1,077.00 | 1,249 | 1,770 | 706.65 | 542.35 |
| 55 | 74.40 | 1,116.00 | 1,296 | 1,800 | 718.96 | 577.04 |
| 56 | 77.30 | 1,159.50 | 1,348 | 1,840 | 731.05 | 616.95 |
| 57 | 80.30 | 1,204.50 | 1,404 | 1,890 | 742.89 | 661.11 |
| 58 | 83.50 | 1,252.50 | 1,466 | 1,940 | 754.51 | 711.49 |
| 59 | 86.90 | 1,303.50 | 1,535 | 2,000 | 765.92 | 769.08 |
| 60 | 90.60 | 1,359.00 | 1,613 | 2,080 | 777.16 | 835.84 |
| 61 | 94.50 | 1,417.50 | 1,700 | 2,160 | 788.27 | 911.73 |
| 62 | 98.70 | 1,480.50 | 1,799 | 2,250 | 799.26 | 999.74 |
| 63 | 103.20 | 1,548.00 | 1,913 | 2,360 | 810.14 | 1,102.86 |
| 64 | 108.00 | 1,620.00 | 2,046 | 2,490 | 820.91 | 1,225.09 |
| 65 | 113.20 | 1,698.00 | 2,204 | 2,650 | 831.55 | 1,372.45 |

FREE TONTINE TABLES.

Based on the Results of Tontine Policies Maturing in 1891.

Twenty Payment Life Policies of \$1,000 each.

TWENTY-YEAR TONTINE PERIOD.

| Age. | Annual Premiums. | Total Premiums during Tontine Period. | Cash Value of Policy at end of Period. | Equivalent Value in Paid-up Policy. | Reserve on Policy at end of Period. | Surplus Payable in Cash if desired. |
|------|------------------|---------------------------------------|--|-------------------------------------|-------------------------------------|-------------------------------------|
| 21 | \$26.10 | \$522 | \$730 | \$1,940 | \$376.17 | \$353.83 |
| 22 | 26.60 | 532 | 748 | 1,940 | 385.06 | 362.94 |
| 23 | 27.00 | 540 | 766 | 1,940 | 394.25 | 371.75 |
| 24 | 27.60 | 552 | 785 | 1,940 | 403.75 | 381.25 |
| 25 | 28.10 | 562 | 804 | 1,940 | 413.55 | 390.45 |
| 26 | 28.60 | 572 | 823 | 1,940 | 423.66 | 399.34 |
| 27 | 29.20 | 584 | 843 | 1,940 | 434.06 | 408.94 |
| 28 | 29.80 | 596 | 864 | 1,940 | 444.76 | 419.24 |
| 29 | 30.50 | 610 | 886 | 1,940 | 455.74 | 430.26 |
| 30 | 31.10 | 622 | 909 | 1,940 | 466.99 | 442.01 |
| 31 | 31.80 | 636 | 933 | 1,950 | 478.48 | 454.52 |
| 32 | 32.60 | 652 | 958 | 1,950 | 490.21 | 467.79 |
| 33 | 33.30 | 666 | 984 | 1,960 | 502.15 | 481.85 |
| 34 | 34.10 | 682 | 1,011 | 1,960 | 514.31 | 496.69 |
| 35 | 35.00 | 700 | 1,039 | 1,970 | 526.65 | 512.35 |
| 36 | 35.80 | 716 | 1,069 | 1,980 | 539.15 | 529.85 |
| 37 | 36.80 | 736 | 1,100 | 2,000 | 551.81 | 548.19 |
| 38 | 37.70 | 754 | 1,133 | 2,010 | 564.59 | 568.41 |
| 39 | 38.80 | 776 | 1,168 | 2,030 | 577.48 | 590.52 |
| 40 | 39.80 | 796 | 1,204 | 2,030 | 590.46 | 613.54 |
| 41 | 41.00 | 820 | 1,243 | 2,050 | 603.49 | 639.51 |
| 42 | 42.20 | 844 | 1,284 | 2,060 | 616.56 | 667.44 |
| 43 | 43.50 | 870 | 1,327 | 2,110 | 629.63 | 697.37 |
| 44 | 44.80 | 896 | 1,374 | 2,140 | 642.69 | 731.31 |
| 45 | 46.20 | 924 | 1,424 | 2,170 | 655.70 | 768.30 |
| 46 | 47.80 | 956 | 1,478 | 2,210 | 668.63 | 809.37 |
| 47 | 49.40 | 988 | 1,536 | 2,250 | 681.45 | 854.55 |
| 48 | 51.10 | 1,022 | 1,600 | 2,300 | 694.14 | 905.86 |
| 49 | 52.90 | 1,058 | 1,669 | 2,360 | 706.65 | 962.35 |
| 50 | 54.80 | 1,096 | 1,746 | 2,430 | 718.96 | 1,027.04 |
| 51 | 56.90 | 1,138 | 1,831 | 2,500 | 731.05 | 1,099.95 |
| 52 | 59.10 | 1,182 | 1,927 | 2,560 | 742.89 | 1,184.11 |
| 53 | 61.40 | 1,228 | 2,034 | 2,660 | 754.51 | 1,279.49 |
| 54 | 63.90 | 1,278 | 2,156 | 2,810 | 765.92 | 1,390.08 |
| 55 | 66.60 | 1,332 | 2,294 | 2,950 | 777.16 | 1,516.84 |
| 56 | 69.50 | 1,390 | 2,454 | 3,110 | 788.27 | 1,665.73 |
| 57 | 72.60 | 1,452 | 2,638 | 3,300 | 799.26 | 1,838.74 |
| 58 | 75.80 | 1,516 | 2,854 | 3,520 | 810.14 | 2,043.86 |
| 59 | 79.40 | 1,588 | 3,111 | 3,790 | 820.91 | 2,290.09 |
| 60 | 83.20 | 1,664 | 3,417 | 4,110 | 831.55 | 2,585.45 |

FREE TONTINE TABLES.

Based on the Results of Tontine Policies Maturing in 1891.

Twenty Year Endowment Policies of \$1,000 each.

TWENTY-YEAR TONTINE PERIOD.

| Age. | Annual Premiums. | Total Premiums during Tontine Period. | Cash Fund at Maturity of Endowment. | Equivalent Paid-up Policy for Life. | Fund will Purchase Life Annuity of |
|------|------------------|---------------------------------------|-------------------------------------|-------------------------------------|------------------------------------|
| 21 | \$48.20 | \$964 | \$1,666 | \$1,400 | \$114 |
| 22 | 48.30 | 966 | 1,670 | 4,300 | 116 |
| 23 | 48.40 | 968 | 1,674 | 4,220 | 118 |
| 24 | 48.60 | 972 | 1,678 | 4,120 | 120 |
| 25 | 48.70 | 974 | 1,681 | 4,060 | 122 |
| 26 | 48.90 | 978 | 1,685 | 3,970 | 124 |
| 27 | 49.00 | 980 | 1,690 | 3,890 | 127 |
| 28 | 49.20 | 984 | 1,695 | 3,810 | 130 |
| 29 | 49.40 | 988 | 1,700 | 3,730 | 133 |
| 30 | 49.60 | 992 | 1,706 | 3,650 | 136 |
| 31 | 49.80 | 996 | 1,712 | 3,580 | 139 |
| 32 | 50.10 | 1,002 | 1,719 | 3,510 | 143 |
| 33 | 50.30 | 1,006 | 1,727 | 3,440 | 147 |
| 34 | 50.60 | 1,012 | 1,736 | 3,380 | 151 |
| 35 | 50.90 | 1,018 | 1,746 | 3,310 | 156 |
| 36 | 51.30 | 1,026 | 1,756 | 3,260 | 161 |
| 37 | 51.70 | 1,034 | 1,768 | 3,200 | 166 |
| 38 | 52.10 | 1,042 | 1,781 | 3,150 | 172 |
| 39 | 52.50 | 1,050 | 1,797 | 3,110 | 179 |
| 40 | 53.00 | 1,060 | 1,813 | 3,070 | 186 |
| 41 | 53.60 | 1,072 | 1,831 | 3,020 | 194 |
| 42 | 54.20 | 1,084 | 1,852 | 3,000 | 202 |
| 43 | 54.80 | 1,096 | 1,876 | 2,980 | 212 |
| 44 | 55.60 | 1,112 | 1,902 | 2,960 | 222 |
| 45 | 56.40 | 1,128 | 1,932 | 2,950 | 233 |
| 46 | 57.30 | 1,146 | 1,966 | 2,940 | 244 |
| 47 | 58.30 | 1,166 | 2,004 | 2,940 | 258 |
| 48 | 59.40 | 1,188 | 2,048 | 2,950 | 272 |
| 49 | 60.70 | 1,214 | 2,099 | 2,970 | 287 |
| 50 | 62.00 | 1,240 | 2,156 | 3,000 | 304 |
| 51 | 63.50 | 1,270 | 2,223 | 3,040 | 322 |
| 52 | 65.20 | 1,304 | 2,299 | 3,090 | 343 |
| 53 | 67.00 | 1,340 | 2,388 | 3,160 | 366 |
| 54 | 68.90 | 1,378 | 2,492 | 3,250 | 386 |
| 55 | 71.10 | 1,422 | 2,614 | 3,360 | 424 |
| 56 | 73.50 | 1,470 | 2,755 | 3,500 | 459 |
| 57 | 76.10 | 1,522 | 2,922 | 3,660 | 500 |
| 58 | 78.90 | 1,578 | 3,121 | 3,850 | 549 |
| 59 | 82.10 | 1,642 | 3,360 | 4,080 | 605 |
| 60 | 85.50 | 1,710 | 3,650 | 4,380 | 672 |

DISTRIBUTION—ESTIMATED RESULTS.

Ordinary Life Policies of \$1,000 each.

TWENTY-YEAR DISTRIBUTION PERIOD.

| Age. | ORDINARY RATES. | | Reserve. | Surplus. | Cash Value. | Net Paid-up Policy. | Gross Paid-up Policy. | Original Policy with Reversionary Additions. | Annual Income during Life. | RET. PREM. RATES.* | |
|------|------------------|------------------|----------|----------|-------------|---------------------|-----------------------|--|----------------------------|--------------------|------------------|
| | Annual Premiums. | Twenty Premiums. | | | | | | | | Twenty Premiums. | Annual Premiums. |
| 25 | \$20.50 | \$410 | \$197 | \$329 | \$526 | \$384 | \$1,075 | \$1,691 | \$36.10 | \$444 | \$22.20 |
| 26 | 21.00 | 420 | 205 | 336 | 541 | 393 | 1,084 | 1,691 | 37.70 | 458 | 22.90 |
| 27 | 21.50 | 430 | 214 | 343 | 557 | 402 | 1,093 | 1,691 | 39.45 | 470 | 23.50 |
| 28 | 22.10 | 442 | 223 | 350 | 573 | 411 | 1,102 | 1,691 | 41.31 | 484 | 24.20 |
| 29 | 22.70 | 454 | 233 | 358 | 591 | 420 | 1,111 | 1,691 | 43.46 | 498 | 24.90 |
| 30 | 23.30 | 466 | 242 | 365 | 607 | 430 | 1,120 | 1,691 | 45.64 | 514 | 25.70 |
| 31 | 24.00 | 480 | 252 | 376 | 628 | 439 | 1,134 | 1,691 | 48.31 | 532 | 26.60 |
| 32 | 24.70 | 494 | 263 | 388 | 651 | 448 | 1,148 | 1,700 | 51.18 | 550 | 27.50 |
| 33 | 25.50 | 510 | 273 | 399 | 672 | 458 | 1,162 | 1,704 | 54.02 | 568 | 28.40 |
| 34 | 26.30 | 526 | 284 | 410 | 694 | 467 | 1,176 | 1,709 | 57.07 | 590 | 29.50 |
| 35 | 27.10 | 542 | 295 | 423 | 718 | 476 | 1,190 | 1,714 | 60.49 | 612 | 30.60 |
| 36 | 28.00 | 560 | 306 | 439 | 745 | 485 | 1,211 | 1,726 | 64.34 | 638 | 31.90 |
| 37 | 29.00 | 580 | 317 | 455 | 772 | 494 | 1,232 | 1,738 | 68.44 | 664 | 33.20 |
| 38 | 30.00 | 600 | 329 | 471 | 800 | 503 | 1,253 | 1,750 | 72.86 | 692 | 34.60 |
| 39 | 31.10 | 622 | 341 | 487 | 828 | 512 | 1,274 | 1,762 | 77.38 | 724 | 36.20 |
| 40 | 32.20 | 644 | 352 | 504 | 856 | 521 | 1,295 | 1,775 | 82.23 | 760 | 38.00 |
| 41 | 33.40 | 668 | 364 | 527 | 891 | 530 | 1,324 | 1,794 | 87.87 | 798 | 39.90 |
| 42 | 34.70 | 694 | 376 | 551 | 927 | 538 | 1,353 | 1,815 | 93.92 | 840 | 42.00 |
| 43 | 36.10 | 722 | 389 | 574 | 963 | 547 | 1,382 | 1,835 | 100.31 | 886 | 44.30 |
| 44 | 37.50 | 750 | 401 | 597 | 998 | 555 | 1,411 | 1,856 | 107.06 | 938 | 46.90 |
| 45 | 39.10 | 782 | 413 | 621 | 1,034 | 563 | 1,440 | 1,877 | 114.25 | 998 | 49.90 |
| 46 | 40.70 | 814 | 425 | 653 | 1,078 | 571 | 1,476 | 1,905 | 122.78 | 1,062 | 53.10 |
| 47 | 42.50 | 850 | 437 | 685 | 1,122 | 579 | 1,512 | 1,933 | 131.84 | 1,136 | 56.80 |
| 48 | 44.40 | 888 | 449 | 717 | 1,166 | 587 | 1,548 | 1,961 | 141.68 | 1,222 | 61.10 |
| 49 | 46.40 | 928 | 461 | 749 | 1,210 | 594 | 1,584 | 1,990 | 152.39 | 1,318 | 65.90 |
| 50 | 48.50 | 970 | 473 | 784 | 1,257 | 601 | 1,620 | 2,019 | 164.53 | 1,428 | 71.40 |
| 51 | 50.80 | 1,016 | 484 | 831 | 1,315 | 608 | 1,673 | 2,065 | 179.16 | 1,556 | 77.80 |
| 52 | 53.30 | 1,066 | 496 | 878 | 1,374 | 615 | 1,726 | 2,111 | 194.89 | 1,706 | 85.30 |
| 53 | 55.90 | 1,118 | 507 | 925 | 1,432 | 621 | 1,779 | 2,158 | 210.59 | 1,882 | 94.10 |
| 54 | 58.70 | 1,174 | 518 | 972 | 1,490 | 628 | 1,832 | 2,204 | 227.48 | 2,092 | 104.60 |
| 55 | 61.80 | 1,232 | 529 | 1,022 | 1,551 | 635 | 1,885 | 2,250 | 246.19 | 2,340 | 117.00 |
| 56 | 64.80 | 1,296 | 541 | 1,090 | 1,631 | 642 | 1,958 | 2,316 | 270.48 | ----- | ----- |
| 57 | 68.20 | 1,364 | 552 | 1,158 | 1,710 | 648 | 2,031 | 2,383 | 294.83 | ----- | ----- |
| 58 | 71.80 | 1,436 | 564 | 1,226 | 1,790 | 656 | 2,104 | 2,448 | 322.52 | ----- | ----- |
| 59 | 75.70 | 1,514 | 576 | 1,294 | 1,870 | 663 | 2,177 | 2,514 | 354.84 | ----- | ----- |
| 60 | 79.90 | 1,598 | 589 | 1,362 | 1,951 | 671 | 2,250 | 2,579 | 388.65 | ----- | ----- |

* On the Return Premium Policies the Company guarantees that in event of death before the end of the distribution period, all premiums will be returned, in addition to the immediate payment of the policy in full.

DISTRIBUTION—ESTIMATED RESULTS.

Fifteen Payment Life Policies of \$1,000 each.

FIFTEEN-YEAR DISTRIBUTION PERIOD.

| Age. | ORDINARY RATES. | | Reserve. | Surplus. | Cash Value. | Paid-up Partic- pating Policy with Reversionary Additions. | RETURN PREMIUM RATES.* | |
|------|-------------------|--------------------|----------|----------|-------------|---|---------------------------|-------------------|
| | Annual Premium | Total Premiums. | | | | | Total Premiums. | Annual Premis. |
| 25 | \$38.10 | \$496.50 | \$368 | \$237 | \$805 | \$1,555 | \$541.50 | \$36.10 |
| 26 | 33.80 | 507.00 | 376 | 242 | 618 | 1,555 | 552.00 | 36.80 |
| 27 | 34.40 | 516.00 | 385 | 245 | 630 | 1,555 | 564.00 | 37.60 |
| 28 | 35.10 | 526.50 | 394 | 250 | 644 | 1,555 | 576.00 | 38.40 |
| 29 | 35.90 | 538.50 | 404 | 255 | 659 | 1,550 | 589.50 | 39.30 |
| 30 | 36.60 | 549.00 | 414 | 259 | 673 | 1,545 | 603.00 | 40.20 |
| 31 | 37.40 | 561.00 | 424 | 265 | 689 | 1,545 | 618.00 | 41.20 |
| 32 | 38.30 | 574.50 | 434 | 273 | 707 | 1,545 | 633.00 | 42.30 |
| 33 | 39.10 | 588.50 | 445 | 279 | 724 | 1,550 | 649.50 | 43.30 |
| 34 | 40.00 | 600.00 | 456 | 285 | 741 | 1,550 | 666.00 | 44.40 |
| 35 | 41.00 | 615.00 | 467 | 291 | 758 | 1,550 | 684.00 | 45.60 |
| 36 | 42.00 | 630.00 | 478 | 299 | 777 | 1,550 | 703.50 | 46.90 |
| 37 | 43.00 | 645.00 | 490 | 309 | 799 | 1,555 | 724.50 | 48.30 |
| 38 | 44.10 | 661.50 | 502 | 316 | 818 | 1,555 | 747.00 | 49.80 |
| 39 | 45.30 | 679.50 | 514 | 324 | 838 | 1,560 | 769.50 | 51.30 |
| 40 | 46.50 | 697.00 | 527 | 332 | 859 | 1,565 | 795.00 | 53.00 |
| 41 | 47.70 | 715.50 | 539 | 343 | 882 | 1,570 | 823.50 | 54.90 |
| 42 | 49.00 | 735.00 | 552 | 354 | 906 | 1,575 | 853.50 | 56.90 |
| 43 | 50.40 | 756.00 | 565 | 365 | 930 | 1,580 | 885.00 | 59.00 |
| 44 | 51.90 | 778.50 | 577 | 376 | 953 | 1,585 | 919.50 | 61.30 |
| 45 | 53.40 | 801.00 | 590 | 387 | 977 | 1,595 | 958.50 | 63.90 |
| 46 | 55.10 | 826.50 | 603 | 404 | 1,007 | 1,605 | 1,000.50 | 66.70 |
| 47 | 56.80 | 852.00 | 617 | 419 | 1,036 | 1,615 | 1,047.00 | 69.80 |
| 48 | 58.60 | 879.00 | 630 | 436 | 1,066 | 1,630 | 1,098.00 | 73.20 |
| 49 | 60.50 | 907.50 | 643 | 453 | 1,096 | 1,645 | 1,153.50 | 76.90 |
| 50 | 62.50 | 937.50 | 656 | 469 | 1,125 | 1,660 | 1,216.50 | 81.10 |
| 51 | 64.60 | 969.00 | 669 | 492 | 1,161 | 1,680 | 1,287.00 | 85.80 |
| 52 | 66.90 | 1,003.50 | 681 | 516 | 1,197 | 1,700 | 1,365.00 | 91.00 |
| 53 | 69.30 | 1,038.00 | 694 | 539 | 1,233 | 1,720 | 1,455.00 | 97.00 |
| 54 | 71.80 | 1,077.00 | 707 | 563 | 1,270 | 1,740 | 1,557.00 | 103.80 |
| 55 | 74.40 | 1,116.00 | 719 | 587 | 1,306 | 1,765 | 1,672.50 | 111.50 |
| 56 | 77.30 | 1,159.50 | 731 | 619 | 1,350 | 1,795 | 1,807.50 | 120.50 |
| 57 | 80.30 | 1,204.50 | 743 | 652 | 1,395 | 1,825 | 1,963.50 | 130.90 |
| 58 | 83.50 | 1,252.50 | 755 | 685 | 1,440 | 1,855 | 2,146.50 | 143.10 |
| 59 | 86.90 | 1,303.50 | 766 | 718 | 1,484 | 1,885 | 2,362.50 | 157.50 |
| 60 | 90.60 | 1,359.00 | 777 | 749 | 1,526 | 1,915 | 2,620.50 | 174.70 |

* On the Return Premium Policies the Company guarantees that in event of death before the end of the distribution period, all premiums will be returned, in addition to the immediate payment of the policy in full.

DISTRIBUTION—ESTIMATED RESULTS.

Twenty Payment Life Policies of \$1,000 each.

TWENTY-YEAR DISTRIBUTION PERIOD.

| Age. | ORDINARY RATES. | | Reserve. | Surplus. | Cash Value. | Paid-up Partici- pating Policy with Reversionary Additions. | Annual Income during Life. | RETURN PREM. RATES.* | |
|------|-----------------|----------------|----------|----------|-------------|--|-------------------------------|-------------------------|-----------------|
| | Annual Prem. | Total Prem. | | | | | | Total Prem. | Annual Prem. |
| 25 | \$28.10 | \$562 | \$414 | \$393 | \$807 | \$1,830 | \$55.39 | \$632 | \$31.60 |
| 26 | 28.60 | 572 | 424 | 401 | 825 | 1,828 | 57.49 | 646 | 32.30 |
| 27 | 29.20 | 584 | 434 | 409 | 843 | 1,826 | 59.70 | 660 | 33.00 |
| 28 | 29.80 | 596 | 445 | 417 | 862 | 1,824 | 62.15 | 676 | 33.80 |
| 29 | 30.50 | 610 | 456 | 425 | 881 | 1,822 | 64.78 | 692 | 34.60 |
| 30 | 31.10 | 622 | 467 | 433 | 900 | 1,820 | 67.67 | 710 | 35.50 |
| 31 | 31.80 | 636 | 478 | 444 | 922 | 1,821 | 70.92 | 730 | 36.50 |
| 32 | 32.60 | 652 | 490 | 455 | 945 | 1,822 | 74.29 | 750 | 37.50 |
| 33 | 33.30 | 666 | 502 | 466 | 968 | 1,823 | 77.81 | 772 | 38.60 |
| 34 | 34.10 | 682 | 514 | 477 | 991 | 1,824 | 81.50 | 794 | 39.70 |
| 35 | 35.00 | 700 | 527 | 486 | 1,013 | 1,825 | 85.34 | 820 | 41.00 |
| 36 | 35.80 | 716 | 539 | 501 | 1,040 | 1,833 | 89.81 | 846 | 42.30 |
| 37 | 36.80 | 736 | 552 | 516 | 1,068 | 1,841 | 94.68 | 876 | 43.80 |
| 38 | 37.70 | 754 | 565 | 531 | 1,096 | 1,849 | 99.82 | 908 | 45.40 |
| 39 | 38.80 | 776 | 577 | 546 | 1,123 | 1,857 | 104.95 | 944 | 47.20 |
| 40 | 39.80 | 796 | 590 | 560 | 1,150 | 1,865 | 110.47 | 982 | 49.10 |
| 41 | 41.00 | 820 | 603 | 581 | 1,184 | 1,879 | 116.77 | 1,024 | 51.20 |
| 42 | 42.20 | 844 | 617 | 603 | 1,220 | 1,893 | 123.61 | 1,070 | 53.50 |
| 43 | 43.50 | 870 | 630 | 623 | 1,253 | 1,907 | 130.52 | 1,122 | 56.10 |
| 44 | 44.80 | 896 | 643 | 643 | 1,286 | 1,921 | 137.98 | 1,180 | 59.00 |
| 45 | 46.20 | 924 | 656 | 663 | 1,319 | 1,935 | 145.75 | 1,244 | 62.20 |
| 46 | 47.80 | 956 | 669 | 692 | 1,361 | 1,955 | 155.01 | 1,316 | 65.80 |
| 47 | 49.40 | 988 | 681 | 720 | 1,401 | 1,980 | 164.63 | 1,398 | 69.90 |
| 48 | 51.10 | 1,022 | 694 | 751 | 1,445 | 2,000 | 175.58 | 1,490 | 74.50 |
| 49 | 52.90 | 1,058 | 707 | 780 | 1,487 | 2,025 | 187.28 | 1,596 | 79.80 |
| 50 | 54.80 | 1,096 | 719 | 809 | 1,528 | 2,055 | 200.00 | 1,720 | 86.00 |
| 51 | 56.90 | 1,138 | 731 | 850 | 1,581 | 2,100 | 215.40 | 1,862 | 93.10 |
| 52 | 59.10 | 1,182 | 743 | 893 | 1,636 | 2,140 | 232.06 | 2,026 | 101.30 |
| 53 | 61.40 | 1,228 | 755 | 934 | 1,689 | 2,175 | 248.38 | 2,222 | 111.10 |
| 54 | 63.90 | 1,278 | 766 | 975 | 1,741 | 2,210 | 265.80 | 2,452 | 122.60 |
| 55 | 66.60 | 1,332 | 777 | 1,016 | 1,793 | 2,245 | 284.60 | 2,730 | 136.50 |
| 56 | 69.50 | 1,390 | 788 | 1,077 | 1,865 | 2,290 | 309.29 | ----- | ----- |
| 57 | 72.60 | 1,452 | 799 | 1,138 | 1,937 | 2,350 | 333.97 | ----- | ----- |
| 58 | 75.80 | 1,516 | 810 | 1,200 | 2,010 | 2,410 | 362.16 | ----- | ----- |
| 59 | 79.40 | 1,588 | 821 | 1,260 | 2,081 | 2,470 | 394.88 | ----- | ----- |
| 60 | 83.20 | 1,664 | 832 | 1,323 | 2,155 | 2,530 | 429.28 | ----- | ----- |

* On the Return Premium Policies the Company guarantees that in event of death before the end of the distribution period, all premiums will be returned, in addition to the immediate payment of the policy in full.

DISTRIBUTION—ESTIMATED RESULTS.**Twenty Year Endowment Policies of \$1,000 each.****TWENTY-YEAR DISTRIBUTION PERIOD.**

| Age. | ORDINARY RATES. | | Cash Value. | Equivalent Life Annuity. | RETURN PREMIUM RATES.* | |
|------|------------------|-----------------|-------------|--------------------------|------------------------|------------------|
| | Annual Premiums. | Total Premiums. | | | Total Premiums. | Annual Premiums. |
| 25 | \$18.70 | \$974 | \$1,570 | \$107.75 | \$1,088 | \$54.40 |
| 26 | 48.90 | 978 | 1,576 | 109.83 | 1,094 | 54.70 |
| 27 | 49.00 | 980 | 1,584 | 112.18 | 1,100 | 55.00 |
| 28 | 49.20 | 984 | 1,591 | 114.71 | 1,108 | 55.40 |
| 29 | 49.40 | 988 | 1,597 | 117.42 | 1,116 | 55.80 |
| 30 | 49.60 | 992 | 1,604 | 120.60 | 1,124 | 56.20 |
| 31 | 49.80 | 996 | 1,607 | 123.61 | 1,134 | 56.70 |
| 32 | 50.10 | 1,002 | 1,609 | 126.50 | 1,146 | 57.30 |
| 33 | 50.30 | 1,006 | 1,610 | 129.42 | 1,158 | 57.90 |
| 34 | 50.60 | 1,012 | 1,613 | 132.65 | 1,170 | 58.50 |
| 35 | 50.90 | 1,018 | 1,615 | 136.06 | 1,186 | 59.30 |
| 36 | 51.30 | 1,026 | 1,624 | 140.24 | 1,202 | 60.10 |
| 37 | 51.70 | 1,034 | 1,633 | 144.76 | 1,222 | 61.10 |
| 38 | 52.10 | 1,042 | 1,641 | 149.44 | 1,244 | 62.20 |
| 39 | 52.50 | 1,050 | 1,649 | 154.11 | 1,268 | 63.40 |
| 40 | 53.00 | 1,060 | 1,658 | 159.26 | 1,296 | 64.80 |
| 41 | 53.60 | 1,072 | 1,672 | 164.89 | 1,328 | 66.40 |
| 42 | 54.20 | 1,084 | 1,686 | 170.81 | 1,364 | 68.20 |
| 43 | 54.80 | 1,096 | 1,699 | 176.98 | 1,404 | 70.20 |
| 44 | 55.60 | 1,112 | 1,712 | 183.69 | 1,410 | 72.50 |
| 45 | 56.40 | 1,128 | 1,726 | 190.62 | 1,504 | 75.20 |
| 46 | 57.30 | 1,146 | 1,749 | 199.20 | 1,566 | 78.30 |
| 47 | 58.30 | 1,166 | 1,772 | 208.22 | 1,636 | 81.80 |
| 48 | 59.40 | 1,188 | 1,794 | 217.98 | 1,718 | 85.90 |
| 49 | 60.70 | 1,214 | 1,816 | 227.70 | 1,814 | 90.70 |
| 50 | 62.00 | 1,240 | 1,838 | 240.57 | 1,926 | 96.30 |
| 51 | 63.50 | 1,270 | 1,874 | 255.31 | 2,066 | 102.80 |
| 52 | 65.20 | 1,304 | 1,910 | 270.91 | 2,212 | 110.60 |
| 53 | 67.00 | 1,340 | 1,945 | 286.03 | 2,396 | 119.80 |
| 54 | 68.90 | 1,378 | 1,980 | 302.28 | 2,616 | 130.80 |
| 55 | 71.10 | 1,422 | 2,016 | 320.00 | 2,882 | 144.10 |

* On the Return Premium Policies the Company guarantees that in event of death before the end of the distribution period, all premiums will be returned, in addition to the immediate payment of the policy in full.

NON-FORFEITING FREE TONTINE TABLES.

Based on the Results of Tontine Policies Maturing in 1890.

LIFE—ORDINARY, 20-YEAR TONTINE PERIOD.

| Age at Issue. | Annual Premium. | Total Premiums Paid. | Reserve or Guar. Surrender Value at end of Ten. Period | Surplus on Basis of 1890. | Total Cash Value. | Equivalent Paid-up Policy. |
|---------------------|--------------------|----------------------------|---|---------------------------------|-------------------------|----------------------------------|
| 25 | \$20.50 | \$410 | \$196.87 | \$268.30 | \$465.17 | \$1,120 |
| 26 | 21.00 | 420 | 205.84 | 275.00 | 480.34 | 1,130 |
| 27 | 21.50 | 430 | 214.12 | 281.90 | 496.02 | 1,140 |
| 28 | 22.10 | 442 | 223.22 | 289.00 | 512.22 | 1,150 |
| 29 | 22.70 | 454 | 232.63 | 296.40 | 529.03 | 1,160 |
| 30 | 23.30 | 466 | 242.33 | 304.10 | 546.43 | 1,170 |
| 31 | 24.00 | 480 | 252.31 | 312.20 | 564.51 | 1,180 |
| 32 | 24.70 | 494 | 262.55 | 320.80 | 583.35 | 1,190 |
| 33 | 25.50 | 510 | 273.04 | 329.90 | 602.94 | 1,200 |
| 34 | 26.30 | 526 | 283.79 | 339.50 | 623.29 | 1,210 |
| 35 | 27.10 | 542 | 294.75 | 349.60 | 644.35 | 1,220 |
| 36 | 28.00 | 560 | 305.93 | 360.30 | 666.23 | 1,240 |
| 37 | 29.00 | 580 | 317.30 | 371.80 | 689.10 | 1,250 |
| 38 | 30.00 | 600 | 328.85 | 384.40 | 713.25 | 1,260 |
| 39 | 31.10 | 622 | 340.57 | 398.60 | 739.17 | 1,280 |
| 40 | 32.20 | 644 | 352.43 | 414.90 | 767.33 | 1,300 |
| 41 | 33.40 | 668 | 364.40 | 433.70 | 798.10 | 1,320 |
| 42 | 34.70 | 694 | 376.46 | 455.30 | 831.76 | 1,340 |
| 43 | 36.10 | 722 | 388.57 | 479.90 | 868.47 | 1,360 |
| 44 | 37.50 | 750 | 400.73 | 507.70 | 908.43 | 1,410 |
| 45 | 39.10 | 782 | 412.91 | 538.90 | 951.81 | 1,450 |
| 46 | 40.70 | 814 | 425.04 | 573.70 | 998.74 | 1,490 |
| 47 | 42.50 | 850 | 437.13 | 612.30 | 1,049.43 | 1,540 |
| 48 | 44.40 | 888 | 449.13 | 655.00 | 1,104.13 | 1,590 |
| 49 | 46.40 | 928 | 461.00 | 702.20 | 1,163.20 | 1,650 |
| 50 | 48.50 | 970 | 472.73 | 754.40 | 1,227.13 | 1,710 |
| 51 | 50.80 | 1,016 | 484.29 | 812.20 | 1,296.49 | 1,770 |
| 52 | 53.30 | 1,066 | 495.66 | 876.30 | 1,371.96 | 1,850 |
| 53 | 55.90 | 1,118 | 506.89 | 947.60 | 1,454.49 | 1,930 |
| 54 | 58.70 | 1,174 | 518.04 | 1,027.20 | 1,545.24 | 2,020 |
| 55 | 61.60 | 1,232 | 529.23 | 1,116.50 | 1,645.73 | 2,120 |
| 56 | 64.80 | 1,296 | 540.55 | 1,217.30 | 1,757.85 | 2,230 |
| 57 | 68.20 | 1,364 | 552.11 | 1,331.90 | 1,884.01 | 2,360 |
| 58 | 71.80 | 1,436 | 563.96 | 1,463.10 | 2,027.06 | 2,500 |
| 59 | 75.70 | 1,514 | 576.13 | 1,614.30 | 2,190.43 | 2,670 |
| 60 | 79.90 | 1,598 | 588.70 | 1,789.60 | 2,378.30 | 2,860 |

NON-FORFEITING FREE TONTINE TABLES.

Based on the Results of Tontine Policies Maturing in 1890.

LIFE—FIFTEEN PAYMENTS, 15-YEAR TONTINE PERIOD.

| Age at Issue. | Annual Premium. | Total Premiums Paid. | Reserve or Guar. Surrender Value at end of Ton. Period | Surplus as Paid in 1890. | Total Cash Value. | Equivalent Paid-up Policy. |
|---------------------|--------------------|----------------------------|---|--------------------------------|-------------------------|----------------------------------|
| 25 | \$33.10 | \$496.50 | \$367.58 | \$301.80 | \$569.38 | \$1,550 |
| 26 | 33.80 | 507.00 | 376.17 | 304.90 | 581.07 | 1,540 |
| 27 | 34.40 | 516.00 | 385.06 | 308.40 | 593.46 | 1,540 |
| 28 | 35.10 | 526.50 | 394.25 | 312.00 | 606.25 | 1,540 |
| 29 | 35.90 | 538.50 | 403.75 | 316.00 | 619.75 | 1,540 |
| 30 | 36.60 | 549.00 | 413.55 | 320.60 | 634.15 | 1,530 |
| 31 | 37.40 | 561.00 | 423.66 | 325.80 | 649.46 | 1,530 |
| 32 | 38.30 | 574.50 | 434.06 | 331.30 | 665.36 | 1,530 |
| 33 | 39.10 | 586.50 | 444.76 | 337.40 | 682.16 | 1,530 |
| 34 | 40.00 | 600.00 | 455.74 | 343.60 | 699.34 | 1,530 |
| 35 | 41.00 | 615.00 | 466.99 | 350.10 | 717.09 | 1,540 |
| 36 | 42.00 | 630.00 | 478.48 | 356.80 | 735.28 | 1,540 |
| 37 | 43.00 | 645.00 | 490.21 | 363.80 | 754.01 | 1,540 |
| 38 | 44.10 | 661.50 | 502.15 | 371.00 | 773.15 | 1,540 |
| 39 | 45.30 | 679.50 | 514.31 | 378.50 | 792.81 | 1,540 |
| 40 | 46.50 | 697.50 | 526.65 | 386.40 | 813.05 | 1,540 |
| 41 | 47.70 | 715.50 | 539.15 | 394.70 | 833.85 | 1,550 |
| 42 | 49.00 | 735.00 | 551.81 | 303.90 | 855.71 | 1,550 |
| 43 | 50.40 | 756.00 | 564.59 | 313.70 | 878.29 | 1,560 |
| 44 | 51.90 | 778.50 | 577.48 | 324.20 | 921.68 | 1,560 |
| 45 | 53.40 | 801.00 | 590.46 | 335.60 | 926.06 | 1,570 |
| 46 | 55.10 | 826.50 | 603.49 | 348.10 | 951.59 | 1,580 |
| 47 | 56.80 | 852.00 | 616.56 | 362.00 | 978.56 | 1,590 |
| 48 | 58.60 | 879.00 | 629.63 | 378.20 | 1,007.83 | 1,600 |
| 49 | 60.50 | 907.50 | 642.69 | 396.80 | 1,039.49 | 1,620 |
| 50 | 62.50 | 937.50 | 655.70 | 418.50 | 1,074.20 | 1,640 |
| 51 | 64.60 | 969.00 | 668.63 | 443.20 | 1,111.83 | 1,660 |
| 52 | 66.90 | 1,003.50 | 681.45 | 471.00 | 1,152.45 | 1,690 |
| 53 | 69.20 | 1,038.00 | 694.14 | 502.00 | 1,196.14 | 1,720 |
| 54 | 71.80 | 1,077.00 | 706.65 | 536.30 | 1,242.95 | 1,760 |
| 55 | 74.40 | 1,116.00 | 718.96 | 573.90 | 1,292.86 | 1,800 |

NON-FORFEITING FREE TONTINE TABLES.

Based on the Results of Tontine Policies Maturing in 1890.

LIFE—TWENTY PAYMENTS, 20-YEAR TONTINE PERIOD.

| Age at Issue. | Annual Premium. | Total Premiums Paid. | Reserve or Guar. Surrender Value at end of Ton. Period | Surplus on Basis of 1890. | Total Cash Value. | Equivalent Paid-up Policy. |
|---------------------|--------------------|----------------------------|---|---------------------------------|-------------------------|----------------------------------|
| 25 | \$28.10 | \$562 | \$413.55 | \$345.50 | \$759.05 | \$1,830 |
| 26 | 28.60 | 572 | 423.66 | 352.50 | 776.16 | 1,830 |
| 27 | 29.20 | 584 | 434.06 | 359.70 | 793.76 | 1,830 |
| 28 | 29.80 | 596 | 444.76 | 367.10 | 811.86 | 1,830 |
| 29 | 30.50 | 610 | 455.74 | 374.70 | 830.44 | 1,820 |
| 30 | 31.10 | 622 | 466.99 | 382.60 | 849.59 | 1,820 |
| 31 | 31.80 | 636 | 478.48 | 390.80 | 869.28 | 1,820 |
| 32 | 32.60 | 652 | 490.21 | 399.30 | 889.51 | 1,810 |
| 33 | 33.30 | 666 | 502.15 | 408.20 | 910.35 | 1,810 |
| 34 | 34.10 | 682 | 514.31 | 417.60 | 931.91 | 1,810 |
| 35 | 35.00 | 700 | 526.65 | 427.60 | 954.25 | 1,810 |
| 36 | 35.80 | 716 | 539.15 | 438.40 | 977.55 | 1,810 |
| 37 | 36.80 | 736 | 551.81 | 450.30 | 1,002.11 | 1,820 |
| 38 | 37.70 | 754 | 564.59 | 463.70 | 1,028.29 | 1,820 |
| 39 | 38.80 | 776 | 577.48 | 479.00 | 1,056.48 | 1,830 |
| 40 | 39.80 | 796 | 590.46 | 496.50 | 1,086.96 | 1,840 |
| 41 | 41.00 | 820 | 603.49 | 516.40 | 1,119.89 | 1,860 |
| 42 | 42.20 | 844 | 616.56 | 538.70 | 1,155.26 | 1,870 |
| 43 | 43.50 | 870 | 629.63 | 563.40 | 1,193.03 | 1,890 |
| 44 | 44.80 | 896 | 642.69 | 590.50 | 1,233.19 | 1,920 |
| 45 | 46.20 | 924 | 655.70 | 620.00 | 1,275.70 | 1,950 |
| 46 | 47.80 | 956 | 668.63 | 652.00 | 1,320.63 | 1,980 |
| 47 | 49.40 | 988 | 681.45 | 686.80 | 1,368.25 | 2,010 |
| 48 | 51.10 | 1,022 | 694.14 | 724.90 | 1,419.04 | 2,040 |
| 49 | 52.90 | 1,058 | 706.65 | 767.00 | 1,473.65 | 2,090 |
| 50 | 54.80 | 1,096 | 718.96 | 813.90 | 1,532.86 | 2,130 |

NON-FORFEITING FREE TONTINE TABLES.

Based on the Results of Tontine Policies Maturing in 1890.

ENDOWMENT—TWENTY-YEAR, 20-YEAR TONTINE PERIOD.

| Age at Issue. | Annual Premium. | Total Premiums Paid. | Matured Endowment. | Surplus on Basis of 1890. | Total Cash Value. | Equivalent Paid-up Policy. |
|---------------|-----------------|----------------------|--------------------|---------------------------|-------------------|----------------------------|
| 25 | \$48.70 | \$974 | \$1,000 | \$542.80 | \$1,542.80 | \$3,730 |
| 26 | 48.90 | 978 | 1,000 | 547.40 | 1,547.40 | 3,650 |
| 27 | 49.00 | 980 | 1,000 | 552.20 | 1,552.20 | 3,580 |
| 28 | 49.20 | 984 | 1,000 | 557.20 | 1,557.20 | 3,500 |
| 29 | 49.40 | 988 | 1,000 | 562.40 | 1,562.40 | 3,430 |
| 30 | 49.60 | 992 | 1,000 | 567.90 | 1,567.90 | 3,360 |
| 31 | 49.80 | 996 | 1,000 | 573.70 | 1,573.70 | 3,290 |
| 32 | 50.10 | 1,002 | 1,000 | 579.80 | 1,579.80 | 3,220 |
| 33 | 50.30 | 1,006 | 1,000 | 586.30 | 1,586.30 | 3,160 |
| 34 | 50.60 | 1,012 | 1,000 | 593.20 | 1,593.20 | 3,100 |
| 35 | 50.90 | 1,018 | 1,000 | 600.50 | 1,600.50 | 3,040 |
| 36 | 51.30 | 1,026 | 1,000 | 608.30 | 1,608.30 | 2,980 |
| 37 | 51.70 | 1,034 | 1,000 | 616.70 | 1,616.70 | 2,930 |
| 38 | 52.10 | 1,042 | 1,000 | 625.90 | 1,625.90 | 2,880 |
| 39 | 52.50 | 1,050 | 1,000 | 636.20 | 1,636.20 | 2,830 |
| 40 | 53.00 | 1,060 | 1,000 | 647.90 | 1,647.90 | 2,790 |
| 41 | 53.60 | 1,072 | 1,000 | 661.30 | 1,661.30 | 2,750 |
| 42 | 54.20 | 1,084 | 1,000 | 676.70 | 1,676.70 | 2,720 |
| 43 | 54.80 | 1,096 | 1,000 | 694.30 | 1,694.30 | 2,690 |
| 44 | 55.60 | 1,112 | 1,000 | 714.20 | 1,714.20 | 2,670 |
| 45 | 56.40 | 1,128 | 1,000 | 736.40 | 1,736.40 | 2,650 |
| 46 | 57.30 | 1,146 | 1,000 | 761.00 | 1,761.00 | 2,630 |
| 47 | 58.30 | 1,166 | 1,000 | 788.30 | 1,788.30 | 2,620 |
| 48 | 59.40 | 1,188 | 1,000 | 818.90 | 1,818.90 | 2,620 |
| 49 | 60.70 | 1,214 | 1,000 | 853.60 | 1,853.60 | 2,620 |
| 50 | 62.00 | 1,240 | 1,000 | 893.30 | 1,893.30 | 2,630 |

Equitable of N. Y., Mutual Life, ^{and} New York Life.

CASH VALUES

Guaranteed on Policies of \$1,000 each; Tontine and Semi-Tontine Policies of the *Equitable*, Tontine and Non-forfeiting Limited Tontine Policies of New York Life, issued prior to 1886, and the *Mutual Life 10-year Distribution Policies*, as now issued, being the Reserve American Experience table of mortality and four and one-half per cent. interest.

10-YEAR CLASS.

| Ago. | Life. | Life, 10 Annual Payments. | Life, 15 Annual Payments. | Life, 20 Annual Payments. | 15-Year Endow- ment. | 20-Year Endow- ment. |
|------|----------|---------------------------------|---------------------------------|---------------------------------|----------------------------|----------------------------|
| 25 | \$ 73 08 | \$293 35 | \$192 85 | \$144 49 | \$577 09 | \$373 58 |
| 26 | 76 63 | 300 29 | 197 83 | 148 55 | 578 99 | 373 54 |
| 27 | 80 36 | 307 51 | 203 00 | 152 77 | 578 88 | 373 51 |
| 28 | 84 28 | 315 03 | 208 38 | 157 15 | 578 77 | 373 48 |
| 29 | 88 38 | 322 83 | 213 95 | 161 69 | 578 64 | 373 45 |
| 30 | 92 67 | 330 95 | 219 73 | 166 40 | 578 51 | 373 43 |
| 31 | 97 17 | 339 37 | 225 72 | 171 28 | 578 37 | 373 42 |
| 32 | 101 89 | 348 11 | 231 93 | 176 33 | 578 21 | 373 42 |
| 33 | 106 84 | 357 19 | 238 36 | 181 57 | 578 05 | 373 44 |
| 34 | 112 03 | 366 60 | 245 01 | 186 99 | 575 88 | 373 50 |
| 35 | 117 45 | 376 35 | 251 87 | 192 59 | 575 69 | 373 59 |
| 36 | 123 11 | 386 43 | 258 96 | 198 36 | 575 50 | 373 70 |
| 37 | 129 00 | 396 85 | 266 24 | 204 30 | 575 29 | 373 86 |
| 38 | 135 14 | 407 60 | 273 73 | 210 41 | 575 07 | 374 05 |
| 39 | 141 52 | 418 67 | 281 41 | 216 67 | 574 84 | 374 28 |
| 40 | 148 11 | 430 04 | 289 25 | 223 04 | 574 58 | 374 54 |
| 41 | 154 89 | 441 69 | 297 22 | 229 52 | 574 29 | 374 81 |
| 42 | 161 85 | 453 63 | 305 31 | 236 08 | 573 94 | 375 08 |
| 43 | 168 99 | 465 82 | 313 49 | 242 70 | 573 55 | 375 36 |
| 44 | 176 28 | 478 26 | 321 75 | 249 36 | 573 09 | 375 64 |
| 45 | 183 72 | 490 92 | 330 06 | 256 05 | 572 56 | 375 90 |
| 46 | 191 29 | 503 80 | 338 38 | 262 73 | 571 93 | 376 15 |
| 47 | 198 98 | 516 87 | 346 70 | 269 39 | 571 22 | 376 39 |
| 48 | 206 79 | 530 10 | 355 00 | 276 01 | 570 40 | 376 62 |
| 49 | 214 71 | 543 48 | 363 23 | 282 59 | 569 47 | 376 84 |
| 50 | 222 74 | 556 99 | 371 40 | 289 11 | 568 43 | 377 07 |
| 51 | 230 87 | 570 59 | 379 45 | 295 56 | 567 26 | 377 32 |
| 52 | 239 09 | 584 26 | 387 37 | 301 92 | 566 97 | 377 59 |
| 53 | 247 39 | 597 97 | 395 13 | 308 18 | 564 54 | 377 89 |
| 54 | 255 76 | 611 70 | 402 68 | 314 34 | 562 96 | 378 24 |
| 55 | 264 19 | 625 42 | 410 01 | 320 37 | 561 23 | 378 62 |
| 56 | 272 62 | 639 08 | 417 06 | 326 23 | 559 32 | ..... |
| 57 | 281 06 | 652 65 | 423 80 | 331 92 | 557 24 | ..... |
| 58 | 289 45 | 666 11 | 430 20 | 337 38 | 554 95 | ..... |
| 59 | 297 76 | 679 42 | 436 17 | 342 59 | 552 43 | ..... |
| 60 | 306 98 | 692 54 | 441 70 | 347 52 | 549 65 | ..... |

EQUITABLE OF N. Y., AND NEW YORK LIFE.

CASH VALUES

Guaranteed on Policies of \$1,000 each; Tontine and Semi-Tontine Policies of the *Equitable*, Tontine and Non-forfeiting Limited Tontine Policies of *New York Life*, issued prior to 1886, being the Reserve American Experience table of mortality and four and one-half per cent. interest.

| 15-YEAR CLASS. | | | | | 20-Year Class. | |
|----------------|----------|---------------------------|---------------------------|--------------------|----------------|---------------------------|
| Age. | Life. | Life, 15 Annual Payments. | Life, 20 Annual Payments. | 20-Year Endowment. | Life. | Life, 20 Annual Payments. |
| 25 | \$122 39 | \$330 95 | \$246 74 | \$645 65 | \$181 94 | \$376 35 |
| 26 | 128 19 | 339 37 | 253 50 | 645 53 | 190 30 | 386 43 |
| 27 | 134 28 | 348 11 | 260 53 | 645 41 | 199 00 | 396 85 |
| 28 | 140 64 | 357 19 | 267 80 | 645 28 | 208 03 | 407 60 |
| 29 | 147 30 | 366 60 | 275 84 | 645 15 | 217 39 | 418 67 |
| 30 | 154 24 | 376 35 | 283 12 | 645 00 | 227 05 | 430 04 |
| 31 | 161 49 | 386 43 | 291 16 | 644 87 | 237 02 | 441 69 |
| 32 | 169 03 | 396 85 | 299 45 | 644 72 | 247 26 | 453 63 |
| 33 | 176 88 | 407 60 | 307 97 | 644 58 | 257 77 | 465 82 |
| 34 | 185 02 | 418 67 | 316 73 | 644 43 | 268 56 | 478 26 |
| 35 | 193 43 | 430 04 | 325 68 | 644 27 | 279 59 | 490 92 |
| 36 | 202 08 | 441 69 | 334 82 | 644 09 | 290 85 | 503 80 |
| 37 | 211 00 | 453 63 | 344 12 | 643 88 | 302 32 | 516 87 |
| 38 | 220 14 | 465 82 | 353 56 | 643 65 | 313 99 | 530 10 |
| 39 | 229 52 | 478 26 | 363 13 | 643 40 | 325 84 | 543 48 |
| 40 | 239 11 | 490 92 | 372 81 | 643 10 | 337 85 | 556 99 |
| 41 | 248 90 | 503 80 | 382 56 | 642 75 | 350 00 | 570 59 |
| 42 | 258 87 | 516 87 | 392 36 | 642 35 | 362 25 | 584 26 |
| 43 | 268 99 | 530 10 | 402 19 | 641 89 | 374 58 | 597 97 |
| 44 | 279 26 | 543 48 | 412 00 | 641 35 | 386 96 | 611 70 |
| 45 | 289 65 | 556 99 | 421 78 | 640 74 | 399 37 | 625 42 |
| 46 | 300 14 | 570 59 | 431 49 | 640 03 | 411 76 | 639 08 |
| 47 | 310 72 | 584 26 | 441 09 | 639 23 | 424 11 | 652 65 |
| 48 | 321 36 | 597 97 | 450 56 | 638 33 | 436 39 | 666 11 |
| 49 | 332 05 | 611 70 | 459 86 | 637 32 | 448 54 | 679 42 |
| 50 | 342 79 | 625 42 | 468 97 | 636 20 | 460 56 | 692 54 |
| 51 | 353 54 | 639 08 | 477 84 | 634 97 | 472 41 | 705 44 |
| 52 | 364 27 | 652 65 | 486 46 | 633 62 | 484 08 | 718 11 |
| 53 | 374 96 | 666 11 | 494 76 | 632 15 | 495 61 | 730 56 |
| 54 | 385 55 | 679 42 | 502 71 | 630 52 | 507 07 | 742 82 |
| 55 | 396 04 | 692 54 | 510 27 | 628 72 | 518 57 | 754 92 |
| 56 | 406 37 | 705 44 | 517 38 | ..... | 530 21 | 766 89 |
| 57 | 416 55 | 718 11 | 523 99 | ..... | 542 08 | 778 76 |
| 58 | 426 61 | 730 56 | 530 12 | ..... | 554 26 | 790 55 |
| 59 | 436 64 | 742 82 | 535 80 | ..... | 566 77 | 802 22 |
| 60 | 446 78 | 754 92 | 541 10 | ..... | 579 68 | 813 80 |

Equitable of N. Y., Pacific Mutual, AND New York Life.

CASH VALUES

Guaranteed on Policies of \$1,000 each, Tontine, Semi-Tontine and Free Tontine Policies of *Equitable*, *Dividend Investment Policies Pacific Mutual*, and Tontine and Non-forfeiting Free Tontine Policies of the *New York Life*, being the Reserve American Experience table of mortality and four per cent. interest.

10-YEAR CLASS.

| Age. | Life. | Life, 10 Annual Payments. | Life, 15 Annual Payments. | Life, 20 Annual Payments. | 15-Year Endow- ment. | 20-Year Endow- ment. |
|------|---------|---------------------------------|---------------------------------|---------------------------------|----------------------------|----------------------------|
| 25 | \$80 82 | \$328 81 | \$216 97 | \$162 83 | \$585 47 | \$384 81 |
| 26 | 84 50 | 336 02 | 222 11 | 166 99 | 585 36 | 384 76 |
| 27 | 88 35 | 343 50 | 227 42 | 171 30 | 585 26 | 384 72 |
| 28 | 92 39 | 351 24 | 232 92 | 175 75 | 585 14 | 384 68 |
| 29 | 96 60 | 359 27 | 238 61 | 180 35 | 585 02 | 384 64 |
| 30 | 101 01 | 367 57 | 244 49 | 185 10 | 584 89 | 384 61 |
| 31 | 105 62 | 376 17 | 250 55 | 190 01 | 584 74 | 384 59 |
| 32 | 110 44 | 385 06 | 256 82 | 195 07 | 584 58 | 384 58 |
| 33 | 115 48 | 394 26 | 263 27 | 200 29 | 584 41 | 384 59 |
| 34 | 120 76 | 403 75 | 269 93 | 205 69 | 584 24 | 384 63 |
| 35 | 126 26 | 413 56 | 276 78 | 211 23 | 584 05 | 384 69 |
| 36 | 131 99 | 423 66 | 283 82 | 216 94 | 583 85 | 384 79 |
| 37 | 137 95 | 434 06 | 291 04 | 222 79 | 583 64 | 384 92 |
| 38 | 144 15 | 444 76 | 298 44 | 228 78 | 583 41 | 385 09 |
| 39 | 150 57 | 455 74 | 305 99 | 234 90 | 583 18 | 385 29 |
| 40 | 157 19 | 466 99 | 313 68 | 241 12 | 582 91 | 385 51 |
| 41 | 164 01 | 478 48 | 321 47 | 247 41 | 582 61 | 385 74 |
| 42 | 170 99 | 490 21 | 329 35 | 253 77 | 582 26 | 385 97 |
| 43 | 178 13 | 502 15 | 337 30 | 260 16 | 581 85 | 386 20 |
| 44 | 185 42 | 514 31 | 345 29 | 266 57 | 581 38 | 386 42 |
| 45 | 192 85 | 526 65 | 353 30 | 272 98 | 580 83 | 386 63 |
| 46 | 200 39 | 539 15 | 361 30 | 279 37 | 580 19 | 386 81 |
| 47 | 208 06 | 551 81 | 369 27 | 285 72 | 579 46 | 386 98 |
| 48 | 215 81 | 564 59 | 377 18 | 292 01 | 578 63 | 387 13 |
| 49 | 223 68 | 577 48 | 385 01 | 298 23 | 577 68 | 387 26 |
| 50 | 231 64 | 590 46 | 392 74 | 304 38 | 576 61 | 387 40 |
| 51 | 239 70 | 603 49 | 400 34 | 310 44 | 575 43 | 387 55 |
| 52 | 247 85 | 616 56 | 407 78 | 316 41 | 574 11 | 387 71 |
| 53 | 256 05 | 629 63 | 415 03 | 322 26 | 572 64 | 387 89 |
| 54 | 264 32 | 642 69 | 422 06 | 327 98 | 571 03 | 388 10 |
| 55 | 272 64 | 655 70 | 428 85 | 333 57 | 569 26 | 388 34 |
| 56 | 280 95 | 668 63 | 435 35 | 338 99 | 567 32 | ..... |
| 57 | 289 26 | 681 45 | 441 52 | 344 22 | 565 19 | ..... |
| 58 | 297 53 | 694 14 | 447 33 | 349 23 | 562 85 | ..... |
| 59 | 305 70 | 706 65 | 452 71 | 353 97 | 560 28 | ..... |
| 60 | 313 77 | 718 96 | 457 64 | 358 43 | ..... | ..... |

Equitable of N. Y., Mutual, Pacific Mutual, New York, and Washington.

CASH VALUES

Guaranteed on Policies of \$1,000 each; Tontine, Semi-Tontine and Free Tontine Policies of *Equitable*, 15 and 20-Year Distribution Policies of the *Mutual Life, Dividend Investment Policies Pacific Mutual*, Tontine and Non-forfeiting Free Tontine Policies of the *New York Life*, and *Survivorship Distribution Policies* of the *Washington Life*, being the Reserve American Experience table of mortality and four per cent. interest.

| 15-YEAR CLASS. | | | | | 20-Year Class. | |
|----------------|----------|--------------------------|---------------------------|--------------------|----------------|---------------------------|
| Age. | Life. | Life, 15 Annual Payments | Life, 20 Annual Payments. | 20-Year Endowment. | Life. | Life, 20 Annual Payments. |
| 25 | \$133 91 | \$367 57 | \$274 66 | \$655 62 | \$196 87 | \$413 56 |
| 26 | 139 85 | 376 17 | 281 52 | 655 50 | 205 34 | 423 68 |
| 27 | 146 07 | 385 06 | 288 61 | 655 37 | 214 12 | 434 06 |
| 28 | 152 55 | 394 25 | 295 92 | 655 24 | 223 22 | 444 76 |
| 29 | 159 32 | 403 75 | 303 47 | 655 10 | 232 63 | 455 74 |
| 30 | 166 37 | 413 56 | 311 24 | 654 96 | 242 35 | 466 99 |
| 31 | 173 71 | 423 66 | 319 24 | 654 82 | 252 30 | 478 48 |
| 32 | 181 33 | 434 06 | 327 45 | 654 66 | 262 54 | 490 21 |
| 33 | 189 24 | 444 76 | 335 87 | 654 51 | 273 04 | 502 15 |
| 34 | 197 43 | 455 74 | 344 49 | 654 35 | 283 78 | 514 31 |
| 35 | 205 87 | 466 99 | 353 28 | 654 18 | 294 75 | 526 65 |
| 36 | 214 55 | 478 48 | 362 21 | 653 99 | 305 93 | 539 15 |
| 37 | 223 47 | 490 21 | 371 28 | 653 77 | 317 30 | 551 81 |
| 38 | 232 61 | 502 15 | 380 46 | 653 53 | 328 85 | 564 59 |
| 39 | 241 97 | 514 31 | 389 73 | 653 25 | 340 57 | 577 48 |
| 40 | 251 52 | 526 65 | 399 07 | 652 93 | 352 42 | 590 46 |
| 41 | 261 26 | 539 15 | 408 46 | 652 57 | 364 40 | 603 49 |
| 42 | 271 16 | 551 81 | 417 86 | 652 14 | 376 45 | 616 56 |
| 43 | 281 20 | 564 59 | 427 25 | 651 66 | 388 57 | 629 63 |
| 44 | 291 37 | 577 48 | 436 61 | 651 09 | 400 73 | 642 69 |
| 45 | 301 66 | 590 46 | 445 90 | 650 45 | 412 91 | 655 70 |
| 46 | 312 02 | 603 49 | 455 09 | 649 71 | 425 04 | 668 63 |
| 47 | 322 46 | 616 56 | 464 14 | 648 87 | 437 13 | 681 45 |
| 48 | 332 95 | 629 63 | 473 04 | 647 92 | 449 13 | 694 14 |
| 49 | 343 48 | 642 69 | 481 75 | 646 86 | 461 00 | 706 65 |
| 50 | 354 05 | 655 70 | 490 25 | 645 70 | 472 73 | 718 96 |
| 51 | 364 61 | 668 63 | 498 49 | 644 41 | 484 29 | 731 05 |
| 52 | 375 14 | 681 45 | 506 45 | 643 01 | 495 66 | 742 89 |
| 53 | 385 63 | 694 14 | 514 10 | 641 46 | 506 88 | 754 50 |
| 54 | 396 01 | 706 65 | 521 37 | 639 76 | 518 04 | 765 92 |
| 55 | 406 28 | 718 96 | 528 25 | 637 88 | 529 23 | 777 16 |
| 56 | 416 39 | 731 05 | 534 67 | ..... | 540 55 | 788 26 |
| 57 | 426 34 | 742 89 | 540 60 | ..... | 552 11 | 799 26 |
| 58 | 436 18 | 754 50 | 546 03 | ..... | 563 95 | 810 14 |
| 59 | 445 98 | 765 92 | 551 01 | ..... | 576 13 | 820 91 |
| 60 | 455 88 | 777 16 | 555 60 | ..... | 588 70 | 831 55 |

Equitable of Ia., Germania, Manhattan, Mutual Life of Ky., Penn Mutual, Prudential, Union Mutual, ^{and} United States.

CASH VALUES

Guaranteed on Convertible and Semi-Tontine Policies of \$1,000 each in the Equitable of Iowa, Dividend Tontine Bond Policies in the Germania, Survivorship Dividend Policies in Manhattan, Five-Year Dividend Cash Surrender Policies in Mutual Life of Kentucky, Accumulated Surplus Policies in Penn Mutual, Accumulative Dividend Policies in Prudential, on Semi-Tontine Policies in the Union Mutual, and United States, being the reserve (combined Actuaries' table of mortality and four per cent. interest).

10-YEAR CLASS.

| Age. | Life. | 10 Pay- ment Life. | 15 Pay- ment Life. | 20 Pay- ment Life. | 15 Year Endow'm't. | 20 Year Endow'm't. |
|------|----------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| 25 | \$ 88 20 | \$340 60 | \$225 97 | \$170 58 | \$585 92 | \$385 82 |
| 26 | 91 76 | 348 17 | 231 22 | 174 72 | 585 71 | 385 62 |
| 27 | 95 50 | 355 99 | 236 61 | 179 00 | 585 47 | 385 46 |
| 28 | 99 43 | 364 07 | 242 18 | 183 41 | 585 23 | 385 20 |
| 29 | 103 56 | 372 42 | 247 94 | 187 97 | 584 97 | 385 04 |
| 30 | 107 91 | 381 04 | 253 89 | 192 71 | 584 70 | 384 89 |
| 31 | 112 51 | 389 96 | 260 05 | 197 64 | 584 44 | 384 76 |
| 32 | 117 37 | 399 18 | 266 43 | 202 76 | 584 21 | 384 79 |
| 33 | 122 50 | 408 71 | 273 02 | 208 07 | 583 99 | 384 87 |
| 34 | 127 86 | 418 52 | 279 81 | 213 56 | 583 79 | 385 01 |
| 35 | 133 41 | 428 57 | 286 75 | 219 18 | 583 58 | 385 17 |
| 36 | 139 13 | 438 86 | 293 82 | 224 88 | 583 41 | 385 47 |
| 37 | 144 97 | 449 35 | 300 96 | 230 62 | 583 16 | 385 58 |
| 38 | 150 89 | 460 02 | 308 17 | 236 39 | 582 88 | 385 72 |
| 39 | 156 89 | 470 88 | 315 42 | 242 16 | 582 56 | 385 97 |
| 40 | 162 97 | 481 91 | 322 69 | 247 91 | 581 23 | 385 90 |
| 41 | 169 09 | 493 11 | 329 97 | 253 63 | 581 66 | 385 90 |
| 42 | 175 22 | 504 46 | 337 21 | 259 27 | 582 05 | 385 77 |
| 43 | 181 37 | 515 95 | 344 44 | 264 82 | 580 33 | 385 56 |
| 44 | 187 54 | 527 57 | 351 57 | 270 29 | 579 49 | 385 24 |
| 45 | 193 79 | 539 31 | 358 69 | 275 69 | 578 54 | 384 86 |
| 46 | 200 13 | 551 16 | 365 74 | 281 01 | 577 50 | 384 47 |
| 47 | 206 59 | 563 10 | 372 75 | 286 33 | 576 35 | 384 03 |
| 48 | 213 19 | 575 14 | 379 70 | 291 61 | 575 01 | 383 53 |
| 49 | 219 95 | 587 26 | 386 58 | 296 85 | 573 80 | 383 23 |
| 50 | 226 84 | 599 43 | 393 38 | 302 06 | 572 42 | 382 92 |
| 51 | 233 82 | 611 63 | 400 05 | 307 18 | 570 91 | 382 60 |
| 52 | 240 88 | 623 83 | 406 58 | 312 22 | 569 30 | 382 28 |
| 53 | 248 00 | 636 00 | 412 88 | 317 10 | 567 56 | 381 97 |
| 54 | 255 18 | 648 12 | 418 99 | 321 58 | 565 68 | 381 67 |
| 55 | 262 35 | 660 17 | 424 84 | 326 53 | 563 74 | 381 36 |

Equitable of Ia., Germania, Manhattan, Mutual Life of Ky., Penn Mutual, Prudential, Union Mutual, and United States.

CASH VALUES

Guaranteed on Convertible and Semi-Tontine Policies of \$1,000 each in the Equitable of Iowa, Dividend Tontine Bond Policies in Germania, Survivorship Dividend Policies in Manhattan, Accumulated Surplus Policies in Penn Mutual, Five-Year Dividend Cash Surrender Policies in Mutual Life of Kentucky, Accumulative Dividend Policies in Prudential, on Semi-Tontine Policies in the Union Mutual, and United States, being the reserve (Combined Actuaries' table of mortality and four per cent. interest).

| 15-YEAR CLASS. | | | | | 20-Year Class. | |
|----------------|----------|-----------------------|-----------------------|----------------------|----------------|-----------------------|
| Age. | Life. | 15 Pay- ment Life. | 20 Pay- ment Life. | 20 Year Endowm't. | Life. | 20 Pay- ment Life. |
| 25 | \$144 12 | \$381 04 | \$285 79 | \$655 90 | \$209 84 | \$428 57 |
| 26 | 149 99 | 389 96 | 292 75 | 655 68 | 218 13 | 438 86 |
| 27 | 156 17 | 399 18 | 299 95 | 655 43 | 226 62 | 449 35 |
| 28 | 162 65 | 408 71 | 307 39 | 655 21 | 235 31 | 460 02 |
| 29 | 169 41 | 418 52 | 315 05 | 655 04 | 244 20 | 470 88 |
| 30 | 176 42 | 428 57 | 322 90 | 654 72 | 253 29 | 481 91 |
| 31 | 183 65 | 438 86 | 330 90 | 654 64 | 262 57 | 493 11 |
| 32 | 191 06 | 449 35 | 339 02 | 654 44 | 272 02 | 504 46 |
| 33 | 198 65 | 460 02 | 347 24 | 654 23 | 281 65 | 515 95 |
| 34 | 206 39 | 470 88 | 355 56 | 653 98 | 291 42 | 527 57 |
| 35 | 214 30 | 481 91 | 363 97 | 653 68 | 301 35 | 539 31 |
| 36 | 222 36 | 493 11 | 372 44 | 653 49 | 311 42 | 551 16 |
| 37 | 230 54 | 504 46 | 380 95 | 653 04 | 321 60 | 563 10 |
| 38 | 238 83 | 515 95 | 389 48 | 653 60 | 331 91 | 575 14 |
| 39 | 247 22 | 527 57 | 398 01 | 652 27 | 342 33 | 587 26 |
| 40 | 255 70 | 539 31 | 406 53 | 651 54 | 352 84 | 599 43 |
| 41 | 264 25 | 551 16 | 415 01 | 650 90 | 363 37 | 611 63 |
| 42 | 272 83 | 563 10 | 423 43 | 650 09 | 373 90 | 623 83 |
| 43 | 281 47 | 575 14 | 431 78 | 649 22 | 384 39 | 636 00 |
| 44 | 290 19 | 587 26 | 440 04 | 648 21 | 394 86 | 648 12 |
| 45 | 299 01 | 599 43 | 448 21 | 647 11 | 405 30 | 660 17 |
| 46 | 307 49 | 611 63 | 456 26 | 645 97 | 415 77 | 672 13 |
| 47 | 316 86 | 623 83 | 464 18 | 644 69 | 426 07 | 683 96 |
| 48 | 325 89 | 636 00 | 471 93 | 643 34 | 436 87 | 695 65 |
| 49 | 334 98 | 648 12 | 479 50 | 641 86 | 446 62 | 707 19 |
| 50 | 344 07 | 660 17 | 486 84 | 640 32 | 456 79 | 718 57 |
| 51 | 353 18 | 672 13 | 493 93 | 638 64 | 466 88 | 729 77 |
| 52 | 362 24 | 683 96 | 500 76 | 636 82 | 476 87 | 740 77 |
| 53 | 371 25 | 695 65 | 507 25 | 634 84 | 486 76 | 751 59 |
| 54 | 380 21 | 707 19 | 513 40 | 632 71 | 496 65 | 762 16 |
| 55 | 389 11 | 718 59 | 519 25 | 630 42 | 506 21 | 772 51 |

*Northwestern Mutual Life Insurance Co.

Cash values guaranteed on Tontine and Semi-Tontine Policies of NORTHWESTERN MUTUAL of \$1,000 each, being a Combination Reserve table. The combined Actuaries' 4% compound interest table is used, except on those plans in which it is exceeded by the American experience 4% interest when the latter table is used.

10 YEAR CLASS.

| Age when Insured. | Life. | 10 Payment Life. | 15 Payment Life. | 20 Payment Life. | Endowment in 15 Years. | Endowment in 20 Years. | Endowment in 25 Years. | Endowment in 30 Years. | 10 Payment Endowment in 20 Years. | 10 Payment Endowment in 30 Years. |
|-------------------|---------|------------------|------------------|------------------|------------------------|------------------------|------------------------|------------------------|-----------------------------------|-----------------------------------|
| 20 | \$72.53 | \$306.17 | \$202.06 | \$151.68 | \$586.80 | \$386.71 | \$271.90 | \$199.81 | \$687.30 | \$496.65 |
| 21 | 75.41 | 312.62 | 206.57 | 155.24 | 586.64 | 386.55 | 271.81 | 199.93 | 687.53 | 497.58 |
| 22 | 78.41 | 319.29 | 211.20 | 158.90 | 586.48 | 386.40 | 271.73 | 200.07 | 687.77 | 498.59 |
| 23 | 81.53 | 326.17 | 215.97 | 162.69 | 586.30 | 386.21 | 271.69 | 200.24 | 688.02 | 499.68 |
| 24 | 84.78 | 333.27 | 220.90 | 166.58 | 586.12 | 386.03 | 271.62 | 200.45 | 688.28 | 500.88 |
| 25 | 88.20 | 340.60 | 225.97 | 170.59 | 585.92 | 385.82 | 271.57 | 200.73 | 688.56 | 502.19 |
| 26 | 91.76 | 348.17 | 231.22 | 174.72 | 585.71 | 385.62 | 271.57 | 201.08 | 688.85 | 503.64 |
| 27 | 95.50 | 355.99 | 236.61 | 179.00 | 585.47 | 385.40 | 271.59 | 201.49 | 689.17 | 505.24 |
| 28 | 99.43 | 364.07 | 242.18 | 183.41 | 585.23 | 385.20 | 271.68 | 201.95 | 689.53 | 507.01 |
| 29 | 103.56 | 372.42 | 247.94 | 187.97 | 585.02 | 385.04 | 271.81 | 202.66 | 689.93 | 508.97 |
| 30 | 107.91 | 381.04 | 253.89 | 192.71 | 584.89 | 384.89 | 272.05 | 203.42 | 690.39 | 511.14 |
| 31 | 112.51 | 389.96 | 260.05 | 197.64 | 584.74 | 384.76 | 272.41 | 204.40 | 690.92 | 513.55 |
| 32 | 117.37 | 399.18 | 266.43 | 202.76 | 584.58 | 384.79 | 272.90 | 205.52 | 691.53 | 516.23 |
| 33 | 122.50 | 408.71 | 273.02 | 208.07 | 584.41 | 384.87 | 273.52 | 206.87 | 692.24 | 519.20 |
| 34 | 127.86 | 418.52 | 279.81 | 213.56 | 584.24 | 385.01 | 274.27 | 208.42 | 693.05 | 522.45 |
| 35 | 133.41 | 428.57 | 286.75 | 219.18 | 584.05 | 385.17 | 275.11 | 210.06 | 693.95 | 525.99 |
| 36 | 139.13 | 438.86 | 293.82 | 224.88 | 583.85 | 385.37 | 276.01 | 211.91 | 694.94 | 529.82 |
| 37 | 144.97 | 449.35 | 300.96 | 230.62 | 583.64 | 385.58 | 276.93 | 213.86 | 696.01 | 533.93 |
| 38 | 150.89 | 460.02 | 308.17 | 236.89 | 583.42 | 385.75 | 277.91 | 215.88 | 697.17 | 538.34 |
| 39 | 156.89 | 470.88 | 315.42 | 242.16 | 583.18 | 385.86 | 278.88 | 217.95 | 698.43 | 543.07 |
| 40 | 162.97 | 481.91 | 322.69 | 247.91 | 582.91 | 385.90 | 279.84 | 220.12 | 699.80 | 548.12 |
| 41 | 169.09 | 493.11 | 329.97 | 253.63 | 582.61 | 385.90 | 280.80 | 222.39 | 701.27 | 553.52 |
| 42 | 175.22 | 504.46 | 337.21 | 259.27 | 582.26 | 385.97 | 281.74 | 224.72 | 702.86 | 559.27 |
| 43 | 181.37 | 515.95 | 344.43 | 264.82 | 581.85 | 386.20 | 282.65 | 227.12 | 704.58 | 565.39 |
| 44 | 187.54 | 527.57 | 351.57 | 270.29 | 581.38 | 386.42 | 283.58 | 229.62 | 706.43 | 571.87 |
| 45 | 193.79 | 539.31 | 358.69 | 275.70 | 580.83 | 386.03 | 284.97 | 232.28 | 708.43 | 578.73 |
| 46 | 200.39 | 551.16 | 365.74 | 281.03 | 580.20 | 386.81 | 286.75 | | 710.59 | |
| 47 | 208.05 | 563.10 | 372.75 | 286.33 | 579.47 | 386.98 | 288.66 | | 712.92 | |
| 48 | 215.81 | 575.14 | 379.70 | 292.01 | 578.63 | 387.13 | 290.70 | | 715.46 | |
| 49 | 223.68 | 587.26 | 386.58 | 298.23 | 577.68 | 387.26 | 292.90 | | 718.20 | |
| 50 | 231.64 | 599.43 | 393.38 | 304.38 | 576.61 | 387.40 | 295.27 | | 721.16 | |
| 51 | 239.71 | 611.63 | 400.34 | 310.45 | 575.43 | 387.55 | 297.82 | | 724.34 | |
| 52 | 247.85 | 623.83 | 407.78 | 316.41 | 574.21 | 387.71 | 300.56 | | 727.76 | |
| 53 | 256.06 | 636.00 | 415.03 | 322.26 | 572.64 | 387.89 | 303.49 | | 731.40 | |
| 54 | 264.32 | 648.12 | 422.06 | 327.98 | 571.09 | 388.10 | 306.62 | | 735.27 | |
| 55 | 272.64 | 660.17 | 428.85 | 333.57 | 569.26 | 388.35 | 309.95 | | 739.39 | |
| 56 | 280.95 | 672.13 | 435.35 | 338.99 | 567.32 | 388.60 | | | 743.73 | |
| 57 | 289.26 | 683.96 | 441.52 | 344.22 | 565.19 | 388.86 | | | 748.33 | |
| 58 | 297.53 | 695.65 | 447.33 | 349.23 | 562.86 | 389.10 | | | 753.14 | |
| 59 | 305.70 | 707.19 | 452.72 | 353.97 | 560.28 | 389.28 | | | 758.19 | |
| 60 | 313.77 | 718.96 | 457.64 | 358.43 | 557.43 | 389.40 | | | 763.48 | |

*Northwestern Mutual Life Insurance Co.

Cash values guaranteed on Tontine and Semi-Tontine Policies of NORTHWESTERN MUTUAL of \$1,000 each, being a Combination Reserve table. The combined Actuaries' 4% compound interest table is used, except on those plans in which it is exceeded by the American experience with 4% interest when the latter table is used.

| Age when Insured | 15 YEAR CLASS. | | | | | | 20 YEAR CLASS. | | | |
|------------------|----------------|------------------------|------------------|------------------------|------------------------|------------------------|----------------|----------------------------|------------------------|------------------------|
| | Life. | 10 or 15 Payment Life. | 20 Payment Life. | Endowment in 20 Years. | Endowment in 25 Years. | Endowment in 30 Years. | Life. | 10, 15 or 20 Payment Life. | Endowment in 25 Years. | Endowment in 30 Years. |
| 20 | \$118.56 | \$340.60 | \$254.21 | \$657.05 | \$460.27 | \$336.72 | \$172.61 | \$381.04 | \$697.64 | \$507.81 |
| 21 | 123.22 | 348.17 | 260.13 | 656.84 | 460.06 | 336.75 | 179.43 | 389.96 | 697.38 | 507.70 |
| 22 | 128.09 | 355.99 | 266.24 | 656.64 | 459.87 | 336.89 | 186.57 | 399.18 | 697.17 | 507.90 |
| 23 | 133.19 | 364.07 | 272.55 | 656.39 | 459.74 | 337.04 | 194.03 | 408.71 | 697.03 | 508.03 |
| 24 | 138.52 | 372.42 | 279.06 | 656.18 | 459.59 | 337.27 | 201.80 | 418.52 | 696.84 | 508.26 |
| 25 | 144.12 | 381.04 | 285.79 | 655.90 | 459.41 | 337.61 | 209.84 | 428.57 | 696.70 | 508.57 |
| 26 | 149.99 | 389.96 | 292.75 | 655.68 | 459.42 | 338.14 | 218.13 | 438.80 | 696.54 | 509.95 |
| 27 | 156.17 | 399.18 | 299.95 | 655.43 | 459.43 | 338.69 | 226.62 | 449.35 | 696.39 | 509.85 |
| 28 | 162.65 | 408.71 | 307.39 | 655.24 | 459.55 | 339.35 | 235.31 | 460.02 | 696.21 | 509.87 |
| 29 | 169.41 | 418.52 | 315.05 | 655.10 | 459.71 | 340.38 | 244.20 | 470.88 | 696.01 | 510.32 |
| 30 | 176.42 | 428.57 | 322.90 | 654.96 | 459.94 | 341.39 | 253.29 | 481.91 | 695.84 | 510.78 |
| 31 | 183.65 | 438.86 | 330.90 | 654.82 | 460.24 | 342.60 | 262.57 | 493.11 | 695.75 | 511.33 |
| 32 | 191.06 | 449.35 | 339.02 | 654.67 | 460.62 | 343.82 | 272.02 | 504.46 | 695.65 | 511.99 |
| 33 | 198.65 | 460.02 | 347.24 | 654.51 | 461.00 | 345.15 | 281.65 | 515.95 | 695.54 | 512.65 |
| 34 | 206.39 | 470.88 | 355.56 | 654.35 | 461.30 | 346.61 | 291.42 | 527.57 | 695.42 | 513.40 |
| 35 | 214.30 | 481.91 | 363.97 | 654.18 | 461.58 | 348.08 | 301.35 | 539.31 | 695.28 | 514.15 |
| 36 | 222.36 | 493.11 | 372.44 | 653.99 | 461.88 | 349.75 | 311.42 | 551.16 | 695.11 | 514.91 |
| 37 | 230.54 | 504.46 | 380.95 | 653.77 | 462.24 | 351.43 | 321.60 | 563.10 | 694.93 | 515.70 |
| 38 | 238.83 | 515.95 | 389.48 | 653.53 | 462.63 | 353.16 | 331.91 | 575.14 | 694.71 | 516.83 |
| 39 | 247.22 | 527.57 | 398.01 | 653.23 | 462.88 | 355.06 | 342.33 | 587.26 | 694.47 | 518.28 |
| 40 | 255.70 | 539.31 | 406.53 | 652.93 | 463.37 | 357.19 | 352.84 | 599.43 | 694.18 | 519.86 |
| 41 | 264.25 | 551.16 | 415.01 | 652.57 | 464.09 | | 364.40 | 611.63 | 693.86 | 521.58 |
| 42 | 272.83 | 563.10 | 423.43 | 652.15 | 464.86 | | 376.46 | 623.83 | 693.48 | 523.43 |
| 43 | 281.47 | 575.14 | 431.78 | 651.66 | 465.68 | | 388.57 | 636.00 | 693.05 | 525.43 |
| 44 | 291.37 | 587.26 | 440.04 | 651.09 | 466.55 | | 400.73 | 648.12 | 692.56 | 527.60 |
| 45 | 301.66 | 599.43 | 448.21 | 650.45 | 467.47 | | 412.91 | 660.17 | 692.01 | 529.93 |
| 46 | 312.02 | 611.63 | 456.26 | 649.71 | 468.46 | | 425.04 | 672.13 | 691.39 | 532.40 |
| 47 | 322.47 | 623.83 | 464.18 | 648.87 | 469.51 | | 437.13 | 683.96 | 690.76 | 535.02 |
| 48 | 332.95 | 636.00 | 473.04 | 647.92 | 470.64 | | 449.13 | 695.65 | 689.93 | 537.78 |
| 49 | 343.48 | 648.12 | 481.75 | 646.86 | 471.85 | | 461.00 | 707.19 | 689.07 | 540.65 |
| 50 | 354.05 | 660.17 | 490.25 | 645.70 | 473.18 | | 472.73 | 718.96 | 688.11 | 543.63 |
| 51 | 364.61 | 672.13 | 498.49 | 644.42 | 474.59 | | 484.29 | 731.05 | 687.00 | |
| 52 | 375.14 | 683.96 | 506.45 | 643.01 | 476.09 | | 495.66 | 742.89 | 685.73 | |
| 53 | 385.63 | 695.65 | 514.10 | 641.47 | 477.67 | | 506.89 | 754.51 | 684.29 | |
| 54 | 396.01 | 707.19 | 521.37 | 639.76 | 479.29 | | 518.04 | 765.92 | 682.71 | |
| 55 | 406.28 | 718.96 | 528.25 | 637.38 | 480.97 | | 529.23 | 777.16 | 681.04 | |
| 56 | 416.39 | 731.05 | 534.67 | 635.77 | | | 540.55 | 788.27 | | |
| 57 | 426.34 | 742.89 | 540.60 | 633.40 | | | 552.11 | 799.26 | | |
| 58 | 436.18 | 754.51 | 546.04 | 630.76 | | | 563.96 | 810.14 | | |
| 59 | 445.98 | 765.92 | 551.01 | 627.86 | | | 576.13 | 820.91 | | |
| 60 | 455.88 | 777.16 | 555.60 | 624.77 | | | 588.70 | 831.55 | | |

*The Northwestern does not officially issue any Estimated Results on Tontine Policies.

[illegible]

TEN ANNUAL PREMIUM LIFE POLICIES.

[illegible]

20 ANNUAL PREMIUM LIFE POLICIES:

| | | | | | | | | | | | | | | | | | | | |
|----|---|----|-------|---|----|-------|---|---|-------|------|----|---|-------|------|----|-------|-------|-------|-------|
| 20 | 2 | 11 | \$115 | 4 | 4 | \$155 | 6 | 1 | \$195 | \$37 | 15 | 0 | \$404 | \$95 | 24 | \$627 | \$105 | ..... | \$297 |
| 25 | 3 | 8 | 120 | 4 | 10 | 162 | 6 | 8 | 204 | 42 | 15 | 6 | 419 | 110 | 22 | 646 | 101 | ..... | 338 |
| 30 | 3 | 7 | 127 | 5 | 8 | 169 | 5 | 2 | 213 | 50 | 15 | 8 | 483 | 128 | 20 | 636 | 232 | ..... | 387 |
| 35 | 3 | 11 | 133 | 5 | 7 | 178 | 7 | 6 | 223 | 59 | 14 | 1 | 446 | 151 | 7 | 670 | 259 | ..... | 441 |
| 40 | 4 | 0 | 139 | 5 | 8 | 185 | 7 | 6 | 231 | 69 | 12 | 5 | 458 | 177 | 14 | 681 | 300 | ..... | 501 |
| 45 | 3 | 10 | 145 | 5 | 4 | 193 | 6 | 8 | 240 | 82 | 10 | 5 | 467 | 206 | 12 | 698 | 344 | ..... | 562 |
| 50 | 3 | 4 | 149 | 4 | 6 | 198 | 5 | 7 | 245 | 96 | 8 | 4 | 471 | 236 | 9 | 687 | 386 | ..... | 623 |
| 55 | 2 | 0 | 152 | 3 | 7 | 201 | 4 | 5 | 248 | 110 | 6 | 5 | 469 | 264 | 7 | 682 | 425 | ..... | 679 |
| 60 | 2 | 1 | 154 | 2 | 9 | 202 | 3 | 4 | 249 | 124 | 6 | 8 | 464 | 289 | 7 | 687 | 453 | ..... | 732 |
| 65 | 1 | 6 | 157 | 2 | 0 | 204 | 2 | 5 | 250 | 138 | 3 | 4 | 454 | 308 | 3 | 649 | 475 | ..... | ..... |

COMBINATION TERM AND LIFE DISTRIBUTION POLICY, GUARANTEED CASH
VALUES, ETC.

Fifteen-year Distribution Period with Mortuary Dividends, if death occurs in the last five years of the Distribution Period, equal to the premiums paid within the said five years.

Twenty-year Distribution Period, with Mortuary Dividends, if death occurs in the last ten years of the Distribution Period, equal to the premiums paid within the said ten years.

| Age at Issue. | Number of Annual Premiums required to be paid in cash before premium-loans are available. | Guaranteed Minimum Cash Surrender Values at end of fifteen years. | Age of Issue. | Number of Annual Premiums required to be paid in cash, before premium-loans are available. | Guaranteed Minimum Cash Surrender Values at end of twenty years. |
|---------------|---|---|---------------|--|--|
| 25 | 10 | \$170 27 | 25 | 10 | \$242 74 |
| 26 | 10 | 176 29 | 26 | 10 | 251 03 |
| 27 | 10 | 182 56 | 27 | 10 | 259 49 |
| 28 | 10 | 189 11 | 28 | 10 | 268 14 |
| 29 | 10 | 195 98 | 29 | 10 | 276 95 |
| 30 | 10 | 203 05 | 30 | 10 | 285 92 |
| 31 | 10 | 210 29 | 31 | 10 | 295 04 |
| 32 | 10 | 217 71 | 32 | 10 | 304 35 |
| 33 | 10 | 225 29 | 33 | 10 | 313 75 |
| 34 | 10 | 233 09 | 34 | 10 | 323 37 |
| 35 | 10 | 240 82 | 35 | 10 | 332 97 |
| 36 | 10 | 248 77 | 36 | 10 | 342 72 |
| 37 | 10 | 256 86 | 37 | 10 | 352 58 |
| 38 | 10 | 264 98 | 38 | 10 | 362 51 |
| 39 | 10 | 273 23 | 39 | 10 | 372 59 |
| 40 | 10 | 281 52 | 40 | 10 | 382 66 |
| 41 | 10 | 289 83 | 41 | 10 | 392 74 |
| 42 | 10 | 298 20 | 42 | 10 | 402 87 |
| 43 | 10 | 306 60 | 43 | 10 | 412 85 |
| 44 | 10 | 315 06 | 44 | 10 | 422 82 |
| 45 | 10 | 323 58 | 45 | 11 | 432 77 |
| 46 | 10 | 332 14 | 46 | 11 | 442 61 |
| 47 | 10 | 340 83 | 47 | 11 | 452 47 |
| 48 | 10 | 349 44 | 48 | 11 | 462 14 |
| 49 | 10 | 358 18 | 49 | 12 | 471 82 |
| 50 | 10 | 366 98 | 50 | 12 | 481 48 |
| 51 | 10 | 375 60 | 51 | 12 | 490 91 |
| 52 | 10 | 384 28 | 52 | 13 | 500 32 |
| 53 | 10 | 392 81 | 53 | 13 | 509 57 |
| 54 | 10 | 401 34 | 54 | 13 | 518 79 |
| 55 | 10 | 409 80 | 55 | 14 | 529 23 |

*TABLE OF PAID-UP VALUES,

Showing the amount of Non-participating Paid-up Policy which would be issued for an *Ordinary Life, Tontine, Semi-Tontine* and *Free Tontine* Policy for \$1,000.

| Age at issue of origin'l Policy. | AT THE END OF THE FOLLOWING YEARS. | | | | | |
|---|------------------------------------|-------|------|-------|-------|-------|
| | 3d. | 5th. | 7th. | 10th. | 15th. | 20th. |
| 25 | \$ 50 | \$ 83 | 116 | \$166 | \$247 | \$322 |
| 26 | 51 | 85 | 119 | 170 | 252 | 328 |
| 27 | 53 | 88 | 122 | 174 | 257 | 334 |
| 28 | 54 | 90 | 126 | 178 | 262 | 340 |
| 29 | 56 | 92 | 129 | 182 | 268 | 346 |
| 30 | 57 | 95 | 132 | 187 | 273 | 352 |
| 31 | 59 | 97 | 135 | 191 | 279 | 358 |
| 32 | 60 | 100 | 138 | 195 | 284 | 363 |
| 33 | 61 | 102 | 142 | 199 | 289 | 369 |
| 34 | 63 | 105 | 145 | 204 | 295 | 374 |
| 35 | 65 | 107 | 148 | 208 | 300 | 380 |
| 36 | 67 | 110 | 152 | 212 | 305 | 385 |
| 37 | 68 | 112 | 155 | 217 | 310 | 390 |
| 38 | 70 | 115 | 159 | 221 | 315 | 395 |
| 39 | 71 | 118 | 162 | 225 | 320 | 400 |
| 40 | 73 | 120 | 165 | 230 | 325 | 404 |
| 41 | 75 | 122 | 169 | 234 | 330 | 409 |
| 42 | 77 | 126 | 172 | 238 | 334 | 412 |
| 43 | 78 | 128 | 176 | 242 | 338 | 418 |
| 44 | 80 | 131 | 179 | 246 | 343 | 422 |
| 45 | 82 | 134 | 182 | 250 | 347 | 426 |
| 46 | 84 | 136 | 185 | 253 | 351 | 430 |
| 47 | 85 | 138 | 188 | 257 | 354 | 433 |
| 48 | 87 | 141 | 191 | 260 | 358 | 437 |
| 49 | 88 | 143 | 194 | 263 | 362 | 449 |
| 50 | 90 | 145 | 196 | 267 | 365 | 461 |
| 51 | 91 | 147 | 199 | 270 | 369 | 472 |
| 52 | 93 | 149 | 202 | 274 | 372 | 484 |
| 53 | 94 | 151 | 204 | 276 | 375 | 496 |
| 54 | 95 | 153 | 207 | 279 | 386 | 507 |
| 55 | 97 | 155 | 209 | 282 | 396 | 519 |
| 56 | 98 | 157 | 212 | 284 | 406 | 530 |
| 57 | 100 | 159 | 214 | 287 | 417 | 542 |
| 58 | 101 | 161 | 216 | 290 | 427 | 554 |
| 59 | 102 | 163 | 218 | 298 | 437 | 567 |
| 60 | 103 | 165 | 221 | 306 | 447 | 580 |

NOTE.—The laws of the state of New York require all life insurance companies doing business in that state to send thirty days notice of premium falling due.

*This table applies only to Policies issued prior to January 1, 1888; see following pages for values on Policies issued since that time.

*TABLE OF PAID-UP VALUES.

Showing the amount of Non-participating Paid-up Policy which would be issued for an *Ordinary Life*, "*Semi-Tontine*," and "*Free Tontine Policy*," for \$1,000.

| Age at issue of original Policy. | AT THE END OF THE FOLLOWING YEARS. | | | | | | | | |
|----------------------------------|------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|
| | 3d | 4th | 5th | 6th | 7th | 8th | 9th | 10th | 11th |
| 25 | \$ 54 | \$ 71 | \$ 89 | \$108 | \$123 | \$140 | \$157 | \$173 | \$189 |
| 26 | 55 | 73 | 91 | 108 | 125 | 143 | 159 | 176 | 193 |
| 27 | 56 | 74 | 92 | 110 | 128 | 145 | 162 | 179 | 196 |
| 28 | 57 | 76 | 94 | 112 | 130 | 148 | 165 | 183 | 200 |
| 29 | 58 | 77 | 96 | 114 | 132 | 150 | 168 | 186 | 203 |
| 30 | 59 | 79 | 98 | 116 | 135 | 153 | 171 | 189 | 207 |
| 31 | 61 | 80 | 100 | 119 | 138 | 156 | 175 | 193 | 211 |
| 32 | 62 | 82 | 101 | 121 | 140 | 159 | 178 | 197 | 215 |
| 33 | 63 | 83 | 103 | 123 | 143 | 162 | 181 | 200 | 219 |
| 34 | 64 | 85 | 106 | 126 | 146 | 166 | 185 | 204 | 223 |
| 35 | 66 | 87 | 108 | 128 | 149 | 169 | 189 | 208 | 227 |
| 36 | 67 | 89 | 110 | 131 | 152 | 172 | 192 | 212 | 232 |
| 37 | 69 | 91 | 113 | 134 | 155 | 176 | 196 | 216 | 236 |
| 38 | 70 | 93 | 115 | 137 | 158 | 179 | 200 | 221 | 241 |
| 39 | 72 | 95 | 118 | 140 | 162 | 183 | 204 | 225 | 246 |
| 40 | 73 | 97 | 120 | 143 | 165 | 187 | 208 | 230 | 251 |
| 41 | 75 | 99 | 122 | 145 | 168 | 190 | 212 | 234 | 256 |
| 42 | 77 | 101 | 125 | 148 | 171 | 194 | 217 | 239 | 261 |
| 43 | 78 | 103 | 127 | 151 | 175 | 198 | 221 | 243 | 266 |
| 44 | 79 | 105 | 129 | 154 | 178 | 201 | 225 | 248 | 271 |
| 45 | 81 | 106 | 132 | 157 | 181 | 205 | 229 | 252 | 275 |
| 46 | 82 | 108 | 134 | 159 | 184 | 209 | 233 | 257 | 281 |
| 47 | 84 | 110 | 137 | 162 | 188 | 213 | 238 | 262 | 286 |
| 48 | 85 | 112 | 139 | 165 | 191 | 217 | 242 | 267 | 291 |
| 49 | 87 | 115 | 142 | 169 | 195 | 221 | 246 | 272 | 296 |
| 50 | 88 | 117 | 145 | 172 | 199 | 225 | 251 | 277 | 302 |
| 51 | 90 | 119 | 147 | 175 | 203 | 229 | 256 | 282 | 307 |
| 52 | 92 | 121 | 150 | 179 | 206 | 234 | 261 | 287 | 313 |
| 53 | 94 | 124 | 153 | 182 | 211 | 238 | 266 | 293 | 319 |
| 54 | 96 | 126 | 156 | 186 | 215 | 243 | 271 | 298 | 325 |
| 55 | 98 | 129 | 159 | 189 | 219 | 248 | 276 | 304 | 331 |
| 56 | 100 | 131 | 163 | 193 | 223 | 252 | 281 | 309 | 337 |
| 57 | 102 | 134 | 166 | 197 | 227 | 257 | 286 | 315 | 343 |
| 58 | 104 | 137 | 169 | 201 | 232 | 262 | 292 | 320 | 349 |
| 59 | 106 | 140 | 172 | 205 | 236 | 267 | 297 | 326 | 355 |
| 60 | 108 | 142 | 176 | 208 | 240 | 271 | 302 | 332 | ---- |

* This table applies only to Policies issued since January 1, 1888.

*TABLE OF PAID-UP VALUES,

Showing the amount of Non-participating Paid-up Policy which would be issued for an *Ordinary Life*, "*Semi-Tontine*," and "*Free Tontine Policy*," for \$1,000.

| Age at issue of original Policy. | AT THE END OF THE FOLLOWING YEARS. | | | | | | | | |
|----------------------------------|------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|
| | 12th | 13th | 14th | 15th | 16th | 17th | 18th | 19th | 20th |
| 25 | \$206 | \$221 | \$237 | \$253 | \$268 | \$283 | \$298 | \$313 | \$327 |
| 26 | 209 | 225 | 241 | 257 | 272 | 288 | 303 | 318 | 332 |
| 27 | 213 | 229 | 245 | 261 | 277 | 293 | 308 | 323 | 338 |
| 28 | 217 | 233 | 250 | 266 | 282 | 297 | 313 | 328 | 344 |
| 29 | 220 | 237 | 254 | 270 | 286 | 302 | 318 | 334 | 350 |
| 30 | 224 | 242 | 258 | 275 | 291 | 308 | 324 | 340 | 357 |
| 31 | 229 | 246 | 263 | 280 | 297 | 313 | 330 | 347 | 363 |
| 32 | 233 | 250 | 268 | 285 | 302 | 319 | 336 | 353 | 370 |
| 33 | 237 | 255 | 273 | 290 | 308 | 325 | 343 | 360 | 378 |
| 34 | 241 | 260 | 278 | 296 | 314 | 332 | 350 | 367 | 385 |
| 35 | 246 | 265 | 283 | 302 | 320 | 338 | 356 | 374 | 392 |
| 36 | 251 | 270 | 289 | 308 | 327 | 345 | 363 | 382 | 400 |
| 37 | 256 | 275 | 295 | 314 | 333 | 352 | 371 | 389 | 407 |
| 38 | 261 | 281 | 301 | 320 | 340 | 359 | 378 | 396 | 415 |
| 39 | 266 | 287 | 307 | 327 | 346 | 366 | 385 | 404 | 422 |
| 40 | 272 | 292 | 313 | 333 | 353 | 372 | 392 | 411 | 430 |
| 41 | 277 | 298 | 319 | 339 | 359 | 379 | 399 | 419 | 438 |
| 42 | 282 | 304 | 325 | 346 | 366 | 386 | 406 | 426 | 446 |
| 43 | 286 | 309 | 331 | 352 | 373 | 393 | 414 | 434 | 453 |
| 44 | 293 | 315 | 337 | 358 | 379 | 400 | 421 | 441 | 461 |
| 45 | 298 | 321 | 343 | 365 | 386 | 407 | 428 | 449 | 469 |
| 46 | 304 | 326 | 349 | 371 | 393 | 414 | 435 | 456 | 477 |
| 47 | 309 | 332 | 355 | 378 | 400 | 421 | 443 | 464 | 485 |
| 48 | 315 | 338 | 362 | 384 | 407 | 429 | 450 | 472 | 493 |
| 49 | 321 | 345 | 368 | 391 | 414 | 436 | 458 | 480 | 501 |
| 50 | 327 | 351 | 375 | 398 | 421 | 444 | 466 | 488 | 509 |
| 51 | 333 | 357 | 381 | 405 | 428 | 451 | 474 | 496 | 517 |
| 52 | 339 | 364 | 388 | 412 | 436 | 459 | 482 | 504 | 525 |
| 53 | 345 | 370 | 395 | 419 | 443 | 467 | 490 | 512 | 533 |
| 54 | 351 | 377 | 402 | 426 | 451 | 475 | 498 | 520 | 541 |
| 55 | 357 | 383 | 409 | 434 | 457 | 481 | 504 | 526 | 547 |
| 56 | 364 | 390 | 416 | 441 | 464 | 488 | 511 | 533 | 554 |
| 57 | 370 | 397 | 423 | 447 | 470 | 494 | 517 | 539 | 560 |
| 58 | 376 | 403 | 429 | 453 | 476 | 500 | 523 | 545 | 566 |

* This table applies only to Policies issued since January 1, 1888. See preceding page for values on Policies issued previous to that time.

TABLE OF PAID-UP VALUES,

Showing the amount of Non-participating Paid-up Policy which would be issued for an **Ordinary Life** Distribution Policy for \$1,000.

| Age at issue of origin'l Policy. | AT THE END OF THE FOLLOWING YEARS. | | | | | |
|---|------------------------------------|-------|------|-------|-------|-------|
| | 3d. | 5th. | 7th. | 10th. | 15th. | 20th. |
| 25 | \$ 56 | \$ 98 | 132 | \$190 | \$287 | \$384 |
| 26 | 57 | 96 | 136 | 195 | 294 | 393 |
| 27 | 59 | 99 | 139 | 200 | 302 | 402 |
| 28 | 61 | 102 | 144 | 206 | 309 | 411 |
| 29 | 63 | 105 | 148 | 211 | 317 | 420 |
| 30 | 65 | 108 | 152 | 217 | 325 | 430 |
| 31 | 67 | 111 | 156 | 223 | 333 | 439 |
| 32 | 69 | 115 | 160 | 229 | 341 | 448 |
| 33 | 71 | 118 | 165 | 235 | 349 | 458 |
| 34 | 73 | 121 | 170 | 241 | 358 | 467 |
| 35 | 75 | 125 | 174 | 247 | 366 | 476 |
| 36 | 77 | 128 | 179 | 254 | 374 | 485 |
| 37 | 79 | 132 | 184 | 260 | 383 | 494 |
| 38 | 82 | 135 | 189 | 267 | 391 | 503 |
| 39 | 84 | 139 | 194 | 274 | 399 | 512 |
| 40 | 86 | 143 | 199 | 280 | 407 | 521 |
| 41 | 89 | 147 | 204 | 287 | 415 | 530 |
| 42 | 91 | 151 | 209 | 293 | 423 | 538 |
| 43 | 94 | 155 | 214 | 300 | 431 | 547 |
| 44 | 96 | 159 | 220 | 306 | 439 | 555 |
| 45 | 99 | 163 | 225 | 313 | 447 | 563 |
| 46 | 102 | 167 | 230 | 319 | 454 | 571 |
| 47 | 104 | 171 | 235 | 325 | 462 | 579 |
| 48 | 107 | 174 | 239 | 332 | 469 | 587 |
| 49 | 109 | 178 | 244 | 338 | 476 | 594 |
| 50 | 111 | 182 | 249 | 343 | 483 | 601 |
| 51 | 114 | 186 | 254 | 349 | 490 | 608 |
| 52 | 116 | 189 | 259 | 355 | 497 | 615 |
| 53 | 119 | 193 | 263 | 361 | 504 | 621 |
| 54 | 121 | 197 | 268 | 367 | 510 | 628 |
| 55 | 123 | 200 | 272 | 373 | 517 | 635 |
| 56 | 126 | 204 | 277 | 378 | 523 | 642 |
| 57 | 128 | 207 | 281 | 384 | 529 | 648 |
| 58 | 130 | 211 | 286 | 389 | 535 | 656 |
| 59 | 133 | 214 | 290 | 394 | 541 | 663 |
| 60 | 135 | 218 | 295 | 399 | 547 | 671 |

NOTE.—The laws of the state of New York require all life insurance companies doing business in that state to send thirty days notice of premium falling due.

TABLE OF PAID-UP VALUES,

Showing the amount of Non-participating Paid-up Policy which would be issued for an **Ordinary Life** Non-forfeiting Free Tontine Policy for \$1,000.

| Age at issue of origin'l Policy. | AT THE END OF THE FOLLOWING YEARS. | | | | | |
|---|------------------------------------|-------|-------|-------|-------|-------|
| | 3d. | 5th. | 6th. | 7th. | 8th. | 9th. |
| 25 | \$ 50 | \$ 84 | \$100 | \$117 | \$133 | \$149 |
| 26 | 52 | 85 | 102 | 119 | 136 | 152 |
| 27 | 53 | 88 | 105 | 123 | 140 | 158 |
| 28 | 55 | 90 | 108 | 125 | 143 | 160 |
| 29 | 56 | 93 | 111 | 129 | 147 | 165 |
| 30 | 57 | 95 | 113 | 132 | 150 | 169 |
| 31 | 58 | 98 | 116 | 135 | 154 | 173 |
| 32 | 59 | 100 | 119 | 138 | 158 | 177 |
| 33 | 62 | 102 | 122 | 141 | 160 | 180 |
| 34 | 63 | 105 | 125 | 145 | 165 | 185 |
| 35 | 65 | 107 | 128 | 149 | 169 | 189 |
| 36 | 66 | 110 | 130 | 151 | 172 | 193 |
| 37 | 68 | 113 | 134 | 155 | 176 | 197 |
| 38 | 70 | 116 | 138 | 159 | 180 | 200 |
| 39 | 71 | 118 | 140 | 162 | 184 | 205 |
| 40 | 73 | 120 | 143 | 166 | 187 | 209 |
| 41 | 75 | 122 | 146 | 169 | 190 | 212 |
| 42 | 76 | 126 | 149 | 172 | 195 | 217 |
| 43 | 78 | 128 | 151 | 175 | 198 | 221 |
| 44 | 81 | 131 | 155 | 180 | 202 | 225 |
| 45 | 82 | 133 | 158 | 182 | 205 | 227 |
| 46 | 84 | 136 | 161 | 185 | 208 | 231 |
| 47 | 85 | 138 | 163 | 188 | 211 | 234 |
| 48 | 87 | 140 | 165 | 191 | 214 | 237 |
| 49 | 88 | 144 | 168 | 193 | 217 | 242 |
| 50 | 90 | 145 | 171 | 196 | 220 | 244 |
| 51 | 91 | 147 | 173 | 199 | 225 | 250 |
| 52 | 92 | 150 | 176 | 201 | 228 | 256 |
| 53 | 94 | 151 | 179 | 207 | 236 | 264 |
| 54 | 95 | 153 | 182 | 212 | 241 | 270 |
| 55 | 97 | 157 | 187 | 217 | 247 | 278 |
| 56 | 98 | 162 | 193 | 224 | 255 | 285 |
| 57 | 100 | 166 | 198 | 230 | 261 | 292 |
| 58 | 103 | 170 | 203 | 236 | 267 | 299 |
| 59 | 106 | 175 | 208 | 241 | 273 | 305 |
| 60 | 110 | 179 | 213 | 247 | 279 | 310 |

NOTE.—The laws of the state of New York require all life insurance companies doing business in that state to send thirty days' notice of premium falling due.

TABLE OF PAID-UP VALUES,

Showing the amount of Non-participating Paid-up Policy which would be issued for an *Ordinary Life* Semi-Tontine Policy for \$1,000.

| Age at issue of origin'l Policy. | AT THE END OF THE FOLLOWING YEARS. | | | | | |
|---|------------------------------------|----------|----------|----------|----------|----------|
| | 3d. | 5th. | 7th. | 10th. | 15th. | 20th. |
| 25 | \$ 54 46 | \$ 90 96 | \$127 54 | \$182 38 | \$272 89 | \$360 41 |
| 26 | 55 99 | 93 45 | 130 96 | 187 07 | 279 26 | 368 07 |
| 27 | 57 56 | 96 02 | 134 45 | 191 84 | 285 72 | 375 84 |
| 28 | 59 17 | 98 65 | 138 01 | 196 71 | 292 24 | 383 71 |
| 29 | 60 82 | 101 32 | 141 66 | 201 63 | 298 85 | 391 65 |
| 30 | 62 53 | 104 06 | 145 38 | 206 63 | 305 54 | 399 61 |
| 31 | 64 25 | 106 87 | 149 18 | 211 69 | 312 36 | 407 57 |
| 32 | 66 01 | 109 72 | 153 01 | 216 81 | 319 25 | 415 52 |
| 33 | 67 83 | 112 63 | 156 91 | 222 00 | 326 25 | 423 44 |
| 34 | 69 69 | 115 60 | 160 87 | 227 29 | 333 33 | 431 32 |
| 35 | 71 59 | 118 62 | 164 90 | 232 65 | 340 42 | 439 13 |
| 36 | 73 49 | 121 65 | 168 96 | 238 11 | 347 51 | 446 85 |
| 37 | 75 45 | 124 75 | 173 12 | 243 65 | 354 58 | 454 47 |
| 38 | 77 41 | 127 90 | 177 34 | 249 28 | 361 62 | 461 97 |
| 39 | 79 45 | 131 14 | 181 66 | 254 97 | 368 63 | 469 35 |
| 40 | 81 51 | 134 42 | 186 04 | 260 66 | 375 55 | 476 57 |
| 41 | 83 64 | 137 79 | 190 50 | 266 35 | 382 41 | 483 66 |
| 42 | 85 79 | 141 19 | 194 98 | 272 00 | 389 15 | 490 57 |
| 43 | 87 99 | 144 64 | 199 45 | 277 59 | 395 77 | 497 32 |
| 44 | 90 19 | 148 09 | 203 87 | 283 12 | 402 24 | 503 89 |
| 45 | 92 43 | 151 52 | 208 24 | 288 56 | 408 58 | 510 28 |
| 46 | 94 65 | 154 88 | 212 54 | 293 89 | 414 76 | 516 45 |
| 47 | 96 84 | 158 20 | 216 78 | 299 13 | 420 79 | 522 42 |
| 48 | 98 98 | 161 44 | 220 92 | 304 25 | 426 67 | 528 15 |
| 49 | 101 06 | 164 63 | 225 00 | 309 26 | 432 39 | 533 63 |
| 50 | 103 12 | 167 78 | 229 01 | 314 19 | 437 99 | 538 86 |
| 51 | 105 18 | 170 91 | 232 97 | 319 03 | 443 42 | 543 81 |
| 52 | 107 22 | 174 00 | 236 89 | 323 79 | 448 70 | 548 50 |
| 53 | 109 24 | 177 05 | 240 75 | 328 46 | 453 81 | 553 00 |
| 54 | 111 24 | 180 07 | 244 55 | 333 05 | 458 70 | 557 39 |
| 55 | 113 22 | 183 05 | 248 29 | 337 55 | 463 37 | 561 81 |
| 56 | 115 19 | 186 00 | 251 97 | 341 94 | 467 80 | 566 36 |
| 57 | 117 15 | 188 91 | 255 61 | 346 20 | 471 98 | 571 14 |
| 58 | 119 08 | 191 77 | 259 18 | 350 32 | 476 01 | 575 21 |
| 59 | 120 96 | 194 59 | 262 63 | 354 25 | 479 98 | 581 62 |
| 60 | 122 83 | 197 35 | 265 99 | 357 99 | 484 04 | 587 39 |

TABLE OF PROPORTIONATE HEIGHT, WEIGHT AND CHEST MEASUREMENT.

| Height. | Weight. | Medium Chest. | 20 per cent. above average weight | 20 per cent. below avg. weight. |
|----------------|--------------|---------------|---|---------------------------------------|
| | SHOULD WEIGH | | | |
| 5 feet 1 inch. | 120 lbs. | 34.06 inch. | 144 lbs. | 96 lbs. |
| 5 " 2 " | 125 " | 35.13 " | 150 " | 100 " |
| 5 " 3 " | 130 " | 35.70 " | 156 " | 104 " |
| 5 " 4 " | 135 " | 36.26 " | 162 " | 108 " |
| 5 " 5 " | 140 " | 36.83 " | 168 " | 112 " |
| 5 " 6 " | 143 " | 37.50 " | 172 " | 114 " |
| 5 " 7 " | 145 " | 38.16 " | 174 " | 116 " |
| 5 " 8 " | 148 " | 38.53 " | 178 " | 118 " |
| 5 " 9 " | 155 " | 39.10 " | 186 " | 124 " |
| 5 " 10 " | 160 " | 39.66 " | 192 " | 128 " |
| 5 " 11 " | 165 " | 40.23 " | 198 " | 132 " |
| 6 " | 170 " | 40.80 " | 204 " | 136 " |

"The weight is of moment, relatively to the height. The simple statement of the due relation is that of Dr. Brinton: 'As a rule, it may be laid down that an adult male, in good health, 66 inches in stature, ought to weigh rather more than tenstones, or 140 pounds avoirdupois. And for every inch above and below this height, we may respectively add and subtract five pounds.'

"Individuals may present a wide range of variation from this: 'But as a rule, twenty per cent., or one-fifth, is almost the maximum variation within the limits of health.'—*Medical Examinations for Life Insurance*, by J. Adams Allen, M. D. LL. D.

The Sum of Money that must be Invested, annually, at Compound Interest, to amount to \$1,000 in a definite number of years.

| Length of time invested. | At 4 Per Ct. | At 4½ Per Ct. | At 5 Per Ct. | At 6 Per Ct. | At 7 Per Ct. | At 8 Per Ct. | Amounts to |
|-----------------------------|-----------------|------------------|-----------------|-----------------|-----------------|-----------------|---------------|
| 10 years..... | \$80.09 | \$77.88 | \$75.72 | \$71.57 | \$67.64 | \$63.92 | \$1,000.00 |
| 15 " | 48.02 | 46.04 | 44.14 | 40.53 | 37.19 | 34.10 | 1,000.00 |
| 20 " | 32.29 | 30.50 | 28.80 | 25.65 | 22.80 | 20.23 | 1,000.00 |
| 25 " | 23.09 | 21.47 | 19.96 | 17.20 | 14.78 | 12.67 | 1,000.00 |
| 30 " | 17.14 | 15.69 | 14.34 | 11.93 | 9.89 | 8.17 | 1,000.00 |
| 35 " | 13.06 | 11.74 | 10.55 | 8.47 | 6.76 | 5.37 | 1,000.00 |

EXPLANATION.—How much must I invest every year, at 5 per cent. compound interest, so that the proceeds will amount to \$1,000 in 20 years? Look under the heading "5 per cent.," at the right of 20 years, and you find \$28.80 the answer, etc., etc.

MASSACHUSETTS LAWS, CASH AND PAID-UP VALUES.

20-Payment Life Rate. Endowment Policies, \$1,000 each.

| AGE AT ISSUE, 20. AGE AT MATURITY, 75. | | | AGE AT ISSUE, 25. AGE AT MATURITY, 75. | | | AGE AT ISSUE, 30. AGE AT MATURITY, 75. | | |
|---|---------------------------|------------------|---|---------------------------|------------------|---|---------------------------|------------------|
| Year | Cash Surren'r Value | Paid-up Value | Year | Cash Surren'r Value | Paid-up Value | Year | Cash Surren'r Value | Paid-up Value |
| 2 | \$16.29 | \$60.60 | 2 | \$19.60 | \$65.90 | 2 | \$23.47 | \$70.80 |
| 3 | 30.57 | 111.50 | 3 | 35.79 | 117.80 | 3 | 41.89 | 124.00 |
| 4 | 45.44 | 162.50 | 4 | 52.63 | 169.60 | 4 | 61.04 | 176.00 |
| 5 | 60.93 | 213.50 | 5 | 70.17 | 221.80 | 5 | 80.98 | 228.00 |
| 6 | 77.05 | 264.50 | 6 | 88.41 | 272.80 | 6 | 101.73 | 280.00 |
| 7 | 93.85 | 315.50 | 7 | 107.41 | 324.80 | 7 | 123.54 | 332.00 |
| 8 | 111.35 | 366.60 | 8 | 127.19 | 375.50 | 8 | 145.85 | 384.00 |
| 9 | 129.58 | 417.60 | 9 | 147.79 | 426.60 | 9 | 169.80 | 435.00 |
| 10 | 148.56 | 468.60 | 10 | 169.26 | 477.50 | 10 | 193.74 | 486.00 |
| 11 | 168.35 | 519.50 | 11 | 191.62 | 528.80 | 11 | 219.24 | 537.00 |
| 12 | 188.97 | 570.50 | 12 | 214.95 | 579.00 | 12 | 245.83 | 587.00 |
| 13 | 210.47 | 621.40 | 13 | 239.27 | 629.50 | 13 | 273.57 | 637.00 |
| 14 | 232.88 | 672.30 | 14 | 264.64 | 679.90 | 14 | 302.48 | 687.00 |
| 15 | 256.26 | 723.00 | 15 | 291.13 | 730.20 | 15 | 332.58 | 737.00 |
| 16 | 280.65 | 773.80 | 16 | 318.78 | 780.80 | 16 | 363.92 | 786.00 |
| 17 | 306.11 | 824.60 | 17 | 347.67 | 830.40 | 17 | 396.54 | 836.00 |
| 18 | 332.70 | 875.40 | 18 | 377.85 | 880.80 | 18 | 430.51 | 885.00 |
| 19 | 360.47 | 926.10 | 19 | 409.35 | 930.10 | 19 | 465.90 | 934.00 |
| 20 | 389.49 | 1000.00 | 20 | 442.23 | 1000.00 | 20 | 502.84 | 1000.00 |
| 21 | 399.38 | | 21 | 453.77 | | 21 | 515.84 | |
| 22 | 409.53 | | 22 | 465.60 | | 22 | 529.14 | |
| 23 | 420.09 | | 23 | 477.72 | | 23 | 542.75 | |
| 24 | 431.00 | | 24 | 490.13 | | 24 | 556.65 | |
| 25 | 442.23 | | 25 | 502.84 | | 25 | 570.89 | |
| 26 | 453.77 | | 26 | 515.84 | | 26 | 585.45 | |
| 27 | 465.60 | | 27 | 529.14 | | 27 | 600.35 | |
| 28 | 477.72 | | 28 | 542.75 | | 28 | 615.62 | |
| 29 | 490.13 | | 29 | 556.65 | | 29 | 631.28 | |
| 30 | 502.84 | | 30 | 570.89 | | 30 | 647.30 | |
| 31 | 515.84 | | 31 | 585.45 | | 31 | 663.45 | |
| 32 | 529.14 | | 32 | 600.35 | | 32 | 680.82 | |
| 33 | 542.75 | | 33 | 615.62 | | 33 | 698.29 | |
| 34 | 556.65 | | 34 | 631.28 | | 34 | 716.83 | |
| 35 | 570.89 | | 35 | 647.36 | | 35 | 735.01 | |
| 36 | 585.45 | | 36 | 663.85 | | 36 | 754.42 | |
| 37 | 600.35 | | 37 | 680.82 | | 37 | 774.40 | |
| 38 | 615.62 | | 38 | 698.29 | | 38 | 796.06 | |
| 39 | 631.28 | | 39 | 716.83 | | 39 | 818.61 | |
| 40 | 647.36 | | 40 | 735.01 | | 40 | 842.65 | |
| 41 | 663.85 | | 41 | 754.42 | | 41 | 868.49 | |
| 42 | 680.82 | | 42 | 774.74 | | 42 | 896.55 | |
| 43 | 698.29 | | 43 | 796.06 | | 43 | 927.34 | |
| 44 | 716.83 | | 44 | 818.61 | | 44 | 961.54 | |
| 45 | 735.01 | | 45 | 842.65 | | 45 | 1000.00 | |
| 46 | 754.42 | | 46 | 868.49 | | | | |
| 47 | 774.74 | | 47 | 896.55 | | | | |
| 48 | 796.06 | | 48 | 927.34 | | | | |
| 49 | 818.61 | | 49 | 961.54 | | | | |
| 50 | 842.65 | | 50 | 1000.00 | | | | |
| 51 | 868.49 | | | | | | | |
| 52 | 896.55 | | | | | | | |
| 53 | 927.34 | | | | | | | |
| 54 | 961.54 | | | | | | | |
| 55 | 1000.00 | | | | | | | |

MASSACHUSETTS LAWS, CASH AND PAID-UP VALUES.

20-Annual Payment Life Rate, Endowment Policies, \$1,000 each.

| AGE AT ISSUE, 35. AGE AT MATURITY, 75. | | | AGE AT ISSUE, 40. AGE AT MATURITY, 76. | | | AGE AT ISSUE, 45. AGE AT MATURITY, 78. | | |
|---|---------------------------|----------------|---|---------------------------|----------------|---|---------------------------|----------------|
| Year | Cash Surren'r Value | Paid-up Ins | Year | Cash Surren'r Value | Paid-up Ins | Year | Cash Surren'r Value | Paid-up Ins |
| 2 | \$28.06 | \$76.00 | 2 | \$32.95 | \$79.00 | 2 | \$37.08 | \$80.00 |
| 3 | 49.18 | 129.00 | 3 | 57.19 | 134.00 | 3 | 64.16 | 135.00 |
| 4 | 71.15 | 183.00 | 4 | 82.34 | 189.00 | 4 | 92.03 | 189.00 |
| 5 | 94.02 | 236.00 | 5 | 108.41 | 242.00 | 5 | 120.74 | 242.00 |
| 6 | 117.84 | 288.00 | 6 | 135.41 | 295.00 | 6 | 150.32 | 294.00 |
| 7 | 142.65 | 341.00 | 7 | 163.28 | 347.00 | 7 | 180.82 | 346.00 |
| 8 | 168.51 | 393.00 | 8 | 192.14 | 399.00 | 8 | 212.25 | 396.00 |
| 9 | 195.39 | 444.00 | 9 | 221.97 | 449.00 | 9 | 244.69 | 446.00 |
| 10 | 223.32 | 495.00 | 10 | 252.87 | 499.00 | 10 | 278.20 | 496.00 |
| 11 | 252.32 | 545.00 | 11 | 284.85 | 549.00 | 11 | 312.84 | 545.00 |
| 12 | 282.41 | 595.00 | 12 | 318.01 | 598.00 | 12 | 348.71 | 598.00 |
| 13 | 313.64 | 644.00 | 13 | 352.39 | 646.00 | 13 | 385.94 | 641.00 |
| 14 | 346.07 | 694.00 | 14 | 388.10 | 695.00 | 14 | 424.62 | 690.00 |
| 15 | 379.79 | 743.00 | 15 | 425.24 | 743.00 | 15 | 464.91 | 738.00 |
| 16 | 414.87 | 791.00 | 16 | 463.93 | 792.00 | 16 | 506.96 | 787.00 |
| 17 | 451.41 | 840.00 | 17 | 504.31 | 840.00 | 17 | 550.98 | 836.00 |
| 18 | 489.50 | 888.00 | 18 | 546.53 | 889.00 | 18 | 597.22 | 886.00 |
| 19 | 529.29 | 937.00 | 19 | 590.83 | 938.00 | 19 | 646.00 | 938.00 |
| 20 | 570.89 | 1000.00 | 20 | 637.53 | 1000.00 | 20 | 697.72 | 1000.00 |
| 21 | 585.44 | | 21 | 653.33 | | 21 | 714.02 | |
| 22 | 600.35 | | 22 | 669.53 | | 22 | 730.76 | |
| 23 | 615.62 | | 23 | 686.09 | | 23 | 748.04 | |
| 24 | 631.28 | | 24 | 703.25 | | 24 | 765.96 | |
| 25 | 647.36 | | 25 | 720.88 | | 25 | 784.68 | |
| 26 | 663.86 | | 26 | 739.12 | | 26 | 804.37 | |
| 27 | 680.81 | | 27 | 758.08 | | 27 | 825.24 | |
| 28 | 698.27 | | 28 | 777.67 | | 28 | 847.61 | |
| 29 | 716.32 | | 29 | 798.66 | | 29 | 871.85 | |
| 30 | 735.00 | | 30 | 820.63 | | 30 | 898.46 | |
| 31 | 754.42 | | 31 | 844.28 | | 31 | 928.07 | |
| 32 | 774.75 | | 32 | 869.53 | | 32 | 961.54 | |
| 33 | 796.69 | | 33 | 897.13 | | 33 | 1000.00 | |
| 34 | 818.61 | | 34 | 927.57 | | | | |
| 35 | 842.64 | | 35 | 961.54 | | | | |
| 36 | 868.49 | | 36 | 1000.00 | | | | |
| 37 | 896.54 | | | | | | | |
| 38 | 927.34 | | | | | | | |
| 39 | 961.54 | | | | | | | |
| 40 | 1000.00 | | | | | | | |

Net Premiums AND Reserve Values per \$1,000, Ordinary Life Policy,

AMERICAN EXPERIENCE 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

| Age at Issue. | Net Annual Premium. | RESERVES AT THE END OF | | | | | | | | | | |
|---------------|---------------------|------------------------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|------------|
| | | 1st Year. | 2d Year. | 3d Year. | 4th Year. | 5th Year. | 6th Year. | 7th Year. | 8th Year. | 9th Year. | 10th Year. | 11th Year. |
| 20 | \$12.67 | \$5.41 | \$11.04 | \$16.88 | \$22.95 | \$29.27 | \$35.84 | \$42.67 | \$49.76 | \$57.14 | \$64.79 | \$72.75 |
| 21 | 12.94 | 5.65 | 11.53 | 17.64 | 23.99 | 30.60 | 37.46 | 44.59 | 52.00 | 59.70 | 67.70 | 76.01 |
| 22 | 13.24 | 5.91 | 12.05 | 18.44 | 25.08 | 31.99 | 39.16 | 46.61 | 54.36 | 62.40 | 70.76 | 79.43 |
| 23 | 13.55 | 6.18 | 12.60 | 19.29 | 26.23 | 33.45 | 40.95 | 48.74 | 56.83 | 65.23 | 73.96 | 83.01 |
| 24 | 13.87 | 6.46 | 13.19 | 20.18 | 27.44 | 34.98 | 42.82 | 50.96 | 59.42 | 68.20 | 77.31 | 86.76 |
| 25 | 14.21 | 6.77 | 13.80 | 21.11 | 28.70 | 36.59 | 44.79 | 53.30 | 62.14 | 71.31 | 80.82 | 90.70 |
| 26 | 14.57 | 7.06 | 14.44 | 22.08 | 30.03 | 38.27 | 46.85 | 55.73 | 64.98 | 74.56 | 84.50 | 94.80 |
| 27 | 14.95 | 7.41 | 15.11 | 23.11 | 31.42 | 40.05 | 49.01 | 58.31 | 67.96 | 77.97 | 88.35 | 99.11 |
| 28 | 15.35 | 7.76 | 15.82 | 24.19 | 32.88 | 41.91 | 51.28 | 61.00 | 71.09 | 81.55 | 92.39 | 103.61 |
| 29 | 15.77 | 8.12 | 16.56 | 25.32 | 34.42 | 43.66 | 53.66 | 63.82 | 74.36 | 85.29 | 96.60 | 108.31 |
| 30 | 16.21 | 8.50 | 17.34 | 26.52 | 36.03 | 45.91 | 56.16 | 66.78 | 77.80 | 89.20 | 101.01 | 113.23 |
| 31 | 16.68 | 8.91 | 18.17 | 27.76 | 37.72 | 48.06 | 58.78 | 69.89 | 81.39 | 93.30 | 105.62 | 118.37 |
| 32 | 17.18 | 9.34 | 19.02 | 29.07 | 39.50 | 50.31 | 61.52 | 73.13 | 85.15 | 97.58 | 110.44 | 123.74 |
| 33 | 17.70 | 9.78 | 19.92 | 30.45 | 41.36 | 52.68 | 64.39 | 76.53 | 89.07 | 102.06 | 115.48 | 129.35 |
| 34 | 18.25 | 10.24 | 20.88 | 31.90 | 43.33 | 55.16 | 67.41 | 80.08 | 93.20 | 106.75 | 120.76 | 135.21 |
| 35 | 18.84 | 10.74 | 21.88 | 33.43 | 45.38 | 57.75 | 70.56 | 83.81 | 97.50 | 111.66 | 126.26 | 141.32 |
| 36 | 19.46 | 11.26 | 22.93 | 35.01 | 47.52 | 60.46 | 73.85 | 87.70 | 102.01 | 116.76 | 131.99 | 147.66 |
| 37 | 20.12 | 11.80 | 24.02 | 36.68 | 49.77 | 63.31 | 77.31 | 91.78 | 106.71 | 122.11 | 137.95 | 154.25 |
| 38 | 20.82 | 12.36 | 25.17 | 38.42 | 52.12 | 66.29 | 80.93 | 96.04 | 111.62 | 127.66 | 144.15 | 161.08 |
| 39 | 21.57 | 12.97 | 26.38 | 40.26 | 54.60 | 69.43 | 84.72 | 100.50 | 116.73 | 133.43 | 150.57 | 168.12 |
| 40 | 22.35 | 13.59 | 27.65 | 42.18 | 57.20 | 72.70 | 88.68 | 105.13 | 122.05 | 139.41 | 157.19 | 175.37 |
| 41 | 23.19 | 14.25 | 28.99 | 44.22 | 59.93 | 76.13 | 92.80 | 109.96 | 128.56 | 145.58 | 164.01 | 182.80 |
| 42 | 24.06 | 14.95 | 30.40 | 46.33 | 62.77 | 79.69 | 97.09 | 114.94 | 133.23 | 151.92 | 170.99 | 190.41 |
| 43 | 25.03 | 15.68 | 31.86 | 48.55 | 65.72 | 83.38 | 101.51 | 120.08 | 139.05 | 158.41 | 178.13 | 198.19 |
| 44 | 26.04 | 16.43 | 33.39 | 50.84 | 68.78 | 87.20 | 106.06 | 125.33 | 145.00 | 165.04 | 185.42 | 206.11 |
| 45 | 27.12 | 17.24 | 34.97 | 53.22 | 71.95 | 91.12 | 110.72 | 130.71 | 151.06 | 171.81 | 192.85 | 214.17 |
| 46 | 28.27 | 18.05 | 36.61 | 55.67 | 75.18 | 95.12 | 115.45 | 136.19 | 157.28 | 178.69 | 200.39 | 222.35 |
| 47 | 29.50 | 18.91 | 38.31 | 58.18 | 78.49 | 99.21 | 120.32 | 141.79 | 163.50 | 185.69 | 208.05 | 230.64 |
| 48 | 30.81 | 19.78 | 40.03 | 60.73 | 81.85 | 103.36 | 125.25 | 147.47 | 170.00 | 192.79 | 215.81 | 239.03 |
| 49 | 32.21 | 20.65 | 41.77 | 63.32 | 85.27 | 107.60 | 130.27 | 153.25 | 176.59 | 199.99 | 223.68 | 247.52 |
| 50 | 33.70 | 21.56 | 43.56 | 65.97 | 88.78 | 111.92 | 135.39 | 159.13 | 183.11 | 207.30 | 231.64 | 256.10 |
| 51 | 35.29 | 22.48 | 45.39 | 68.70 | 92.35 | 116.34 | 140.60 | 165.11 | 189.83 | 214.71 | 239.70 | 264.76 |
| 52 | 36.98 | 23.43 | 47.27 | 71.47 | 96.01 | 120.83 | 145.91 | 171.20 | 196.65 | 222.22 | 247.85 | 273.49 |
| 53 | 38.79 | 24.41 | 49.19 | 74.32 | 99.73 | 125.41 | 151.31 | 177.37 | 203.55 | 229.80 | 256.05 | 282.28 |
| 54 | 40.73 | 25.40 | 51.15 | 77.21 | 103.53 | 130.07 | 156.79 | 183.62 | 210.52 | 237.44 | 264.32 | 291.11 |
| 55 | 42.79 | 26.42 | 53.15 | 80.16 | 107.40 | 134.81 | 162.34 | 189.95 | 217.56 | 245.15 | 272.64 | 299.95 |
| 56 | 45.00 | 27.46 | 55.19 | 83.17 | 111.33 | 139.61 | 167.96 | 196.33 | 224.66 | 252.89 | 280.95 | 308.78 |
| 57 | 47.35 | 28.52 | 57.29 | 86.24 | 115.32 | 144.47 | 173.64 | 202.77 | 231.80 | 260.65 | 289.26 | 317.56 |
| 58 | 49.87 | 29.61 | 59.41 | 89.35 | 119.35 | 149.38 | 179.37 | 209.25 | 238.95 | 268.40 | 297.53 | 326.26 |
| 59 | 52.57 | 30.71 | 61.56 | 92.48 | 123.42 | 154.32 | 185.12 | 215.72 | 246.07 | 276.09 | 305.70 | 334.85 |
| 60 | 55.45 | 31.83 | 63.73 | 95.65 | 127.53 | 159.30 | 190.88 | 222.19 | 253.16 | 283.71 | 313.77 | 343.28 |
| 61 | 58.54 | 32.95 | 65.92 | 98.85 | 131.67 | 164.28 | 196.62 | 228.61 | 260.16 | 291.21 | 321.69 | 351.56 |
| 62 | 61.84 | 34.09 | 68.14 | 102.08 | 135.80 | 169.24 | 202.32 | 234.95 | 267.06 | 298.54 | 329.47 | 359.76 |
| 63 | 65.38 | 35.25 | 70.39 | 105.30 | 139.92 | 174.17 | 207.95 | 241.19 | 273.82 | 305.80 | 337.16 | 367.97 |
| 64 | 69.18 | 36.42 | 72.60 | 108.49 | 144.00 | 179.00 | 213.46 | 247.29 | 280.43 | 312.94 | 344.88 | 376.34 |
| 65 | 73.25 | 37.56 | 74.80 | 111.64 | 147.97 | 183.74 | 218.84 | 253.24 | 286.97 | 320.12 | 352.78 | 385.03 |

Net Premiums AND Reserve Values per \$1,000, Ordinary Life Policy,

AMERICAN EXPERIENCE 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

| Age at Issue. | RESERVES AT THE END OF | | | | | | | | | | | |
|---------------|------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| | 12th Year. | 13th Year. | 14th Year. | 15th Year. | 16th Year. | 17th Year. | 18th Year. | 19th Year. | 20th Year. | 25th Year. | 30th Year. | 35th Year. |
| 20 | \$81.01 | \$89.59 | \$98.49 | \$107.73 | \$117.31 | \$127.25 | \$137.55 | \$148.22 | \$159.26 | \$220.38 | \$291.42 | \$370.73 |
| 21 | 84.64 | 93.59 | 102.87 | 112.51 | 122.50 | 132.86 | 143.58 | 154.69 | 166.17 | 229.65 | 302.92 | 384.02 |
| 22 | 88.43 | 97.77 | 107.46 | 117.51 | 127.93 | 138.71 | 149.82 | 161.43 | 173.38 | 239.25 | 314.72 | 397.53 |
| 23 | 92.41 | 102.16 | 112.27 | 122.74 | 133.59 | 144.82 | 156.44 | 168.47 | 180.90 | 249.20 | 326.80 | 411.23 |
| 24 | 96.58 | 106.75 | 117.29 | 128.20 | 139.51 | 151.20 | 163.30 | 175.81 | 188.73 | 269.47 | 339.16 | 425.11 |
| 25 | 100.93 | 111.55 | 122.53 | 133.91 | 145.68 | 157.85 | 170.44 | 183.45 | 196.87 | 270.05 | 351.75 | 439.14 |
| 26 | 105.49 | 116.55 | 128.00 | 139.85 | 152.11 | 164.79 | 177.89 | 191.40 | 205.34 | 280.92 | 364.58 | 453.29 |
| 27 | 110.25 | 121.79 | 133.72 | 146.07 | 158.83 | 172.02 | 185.63 | 199.67 | 214.12 | 292.08 | 377.62 | 467.54 |
| 28 | 115.23 | 127.25 | 139.69 | 152.55 | 165.84 | 179.55 | 193.69 | 208.25 | 223.22 | 303.51 | 390.86 | 481.85 |
| 29 | 120.43 | 132.97 | 145.93 | 159.32 | 173.14 | 187.39 | 202.06 | 217.14 | 232.63 | 315.20 | 404.27 | 496.21 |
| 30 | 125.87 | 138.93 | 152.44 | 166.37 | 180.74 | 195.52 | 210.73 | 226.34 | 242.35 | 327.13 | 417.84 | 510.58 |
| 31 | 131.55 | 145.17 | 159.22 | 173.71 | 188.62 | 203.96 | 219.71 | 235.83 | 252.30 | 339.29 | 431.53 | 524.92 |
| 32 | 137.48 | 151.66 | 166.28 | 181.33 | 196.81 | 212.69 | 228.96 | 245.58 | 262.54 | 351.65 | 445.32 | 539.20 |
| 33 | 143.66 | 158.42 | 173.61 | 189.24 | 205.27 | 221.69 | 238.47 | 255.59 | 273.04 | 364.21 | 459.18 | 553.37 |
| 34 | 150.11 | 165.45 | 181.23 | 197.43 | 214.01 | 230.95 | 248.25 | 265.86 | 283.78 | 376.94 | 473.10 | 567.41 |
| 35 | 156.81 | 172.76 | 189.12 | 205.87 | 222.99 | 240.46 | 258.26 | 276.37 | 294.75 | 389.83 | 487.03 | 581.28 |
| 36 | 163.77 | 180.31 | 197.25 | 214.55 | 232.21 | 250.21 | 268.51 | 287.09 | 305.93 | 402.81 | 500.93 | 594.93 |
| 37 | 170.98 | 188.11 | 205.61 | 223.47 | 241.67 | 260.18 | 278.98 | 298.03 | 317.30 | 415.93 | 514.78 | 608.36 |
| 38 | 178.41 | 196.12 | 214.20 | 232.61 | 251.35 | 270.36 | 289.64 | 309.15 | 328.85 | 429.11 | 528.54 | 621.59 |
| 39 | 186.06 | 204.36 | 223.01 | 241.97 | 261.23 | 280.75 | 300.50 | 320.45 | 340.57 | 442.34 | 542.16 | 634.66 |
| 40 | 193.91 | 212.80 | 232.02 | 251.52 | 271.30 | 291.31 | 311.52 | 331.91 | 352.42 | 455.58 | 555.62 | 647.64 |
| 41 | 201.95 | 221.44 | 241.21 | 261.26 | 281.55 | 302.04 | 322.71 | 343.50 | 364.40 | 468.81 | 568.87 | 660.59 |
| 42 | 210.18 | 230.24 | 250.58 | 271.16 | 291.95 | 312.91 | 334.01 | 355.21 | 376.45 | 481.98 | 581.89 | 673.56 |
| 43 | 218.56 | 239.21 | 260.10 | 281.20 | 302.48 | 323.90 | 345.42 | 366.99 | 388.57 | 495.06 | 594.72 | 686.57 |
| 44 | 227.09 | 248.31 | 269.75 | 291.37 | 313.13 | 334.99 | 356.91 | 378.83 | 400.73 | 508.00 | 607.41 | 699.63 |
| 45 | 235.75 | 257.55 | 279.53 | 301.66 | 323.88 | 346.16 | 368.45 | 390.72 | 412.91 | 520.78 | 620.02 | 712.77 |
| 46 | 244.52 | 266.90 | 289.41 | 312.02 | 334.69 | 357.38 | 380.03 | 402.61 | 425.04 | 533.34 | 632.62 | 725.84 |
| 47 | 253.42 | 276.35 | 299.38 | 322.46 | 345.56 | 368.63 | 391.63 | 414.17 | 437.13 | 545.69 | 645.09 | 738.90 |
| 48 | 262.40 | 285.88 | 309.41 | 332.95 | 356.47 | 379.00 | 403.19 | 426.29 | 449.13 | 557.86 | 658.26 | 752.04 |
| 49 | 271.47 | 295.47 | 319.49 | 343.48 | 367.39 | 391.15 | 414.71 | 438.01 | 461.00 | 569.90 | 670.94 | 765.49 |
| 50 | 280.61 | 305.14 | 329.63 | 354.05 | 378.30 | 402.36 | 426.16 | 449.63 | 472.73 | 581.92 | 683.97 | 779.38 |
| 51 | 289.83 | 314.86 | 339.81 | 364.61 | 389.19 | 413.51 | 437.50 | 461.11 | 484.29 | 594.00 | 697.02 | 793.58 |
| 52 | 299.10 | 324.63 | 349.90 | 375.14 | 400.02 | 424.56 | 448.72 | 472.42 | 495.66 | 606.23 | 710.14 | 807.78 |
| 53 | 308.42 | 334.39 | 360.15 | 385.63 | 410.76 | 435.49 | 459.76 | 483.55 | 506.88 | 618.64 | 723.46 | 821.57 |
| 54 | 317.74 | 344.14 | 370.25 | 396.01 | 421.86 | 446.25 | 470.63 | 494.55 | 518.04 | 631.26 | 737.22 | 834.91 |
| 55 | 327.04 | 353.84 | 380.27 | 406.28 | 431.81 | 456.83 | 481.37 | 505.48 | 529.23 | 644.14 | 751.58 | 848.28 |
| 56 | 336.30 | 363.45 | 390.17 | 416.39 | 442.09 | 467.30 | 492.06 | 516.48 | 540.55 | 657.13 | 766.40 | 861.99 |
| 57 | 345.48 | 372.95 | 399.91 | 426.34 | 452.26 | 477.72 | 502.80 | 527.58 | 552.11 | 670.30 | 781.36 | 875.23 |
| 58 | 354.54 | 382.30 | 409.50 | 436.18 | 462.38 | 488.21 | 513.71 | 538.96 | 563.95 | 683.80 | 795.99 | 885.99 |
| 59 | 363.45 | 391.48 | 418.97 | 445.98 | 472.59 | 498.87 | 524.89 | 550.65 | 576.13 | 697.63 | 810.23 | 896.47 |
| 60 | 372.20 | 400.56 | 428.43 | 455.88 | 483.00 | 509.84 | 536.41 | 562.70 | 588.70 | 712.87 | 824.64 | 906.09 |
| 61 | 380.86 | 409.64 | 437.99 | 466.01 | 493.72 | 521.17 | 548.32 | 575.18 | 601.49 | 728.50 | 839.60 | 1000.00 |
| 62 | 389.52 | 418.84 | 447.80 | 476.47 | 504.86 | 532.94 | 560.71 | 587.91 | 614.63 | 744.44 | 854.16 | ----- |
| 63 | 398.33 | 428.31 | 457.99 | 487.38 | 516.45 | 545.19 | 573.37 | 601.02 | 628.28 | 760.16 | 865.96 | ----- |
| 64 | 407.42 | 438.19 | 468.65 | 498.78 | 528.58 | 557.78 | 586.45 | 614.69 | 642.80 | 775.60 | 877.57 | ----- |
| 65 | 416.96 | 448.57 | 479.84 | 510.76 | 541.07 | 570.82 | 600.13 | 629.30 | 658.46 | 791.41 | 888.29 | ----- |

NET PREMIUMS^{AND} RESERVE VALUES PER \$1,000.

Twenty-Year Endowment Policy.

AMERICAN EXPERIENCE 4 PER CENT.

| Age at Issue. | Net Annual Premium. | RESERVES AT THE END OF | | | | | | | | | |
|---------------|---------------------|------------------------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|
| | | 1st Year. | 2d Year. | 3d Year. | 4th Year. | 5th Year. | 6th Year. | 7th Year. | 8th Year. | 9th Year. | 10th Year. |
| 20 | \$37.12 | \$31.04 | \$33.53 | \$37.55 | \$133.15 | \$170.44 | \$209.49 | \$250.38 | \$293.21 | \$338.07 | \$385.07 |
| 21 | 37.16 | 31.04 | 33.52 | 37.53 | 133.14 | 170.42 | 209.46 | 250.35 | 293.17 | 338.02 | 385.01 |
| 22 | 37.21 | 31.04 | 33.52 | 37.53 | 133.13 | 170.41 | 209.44 | 250.32 | 293.13 | 337.98 | 384.96 |
| 23 | 37.26 | 31.04 | 33.52 | 37.53 | 133.13 | 170.40 | 209.43 | 250.30 | 293.10 | 337.94 | 384.91 |
| 24 | 37.31 | 31.04 | 33.53 | 37.53 | 133.13 | 170.40 | 209.42 | 250.28 | 293.08 | 337.90 | 384.86 |
| 25 | 37.36 | 31.05 | 33.53 | 37.54 | 133.14 | 170.40 | 209.41 | 250.27 | 293.05 | 337.86 | 384.81 |
| 26 | 37.43 | 31.05 | 33.54 | 37.55 | 133.14 | 170.40 | 209.41 | 250.26 | 293.03 | 337.83 | 384.76 |
| 27 | 37.49 | 31.05 | 33.55 | 37.56 | 133.15 | 170.41 | 209.41 | 250.25 | 293.01 | 337.80 | 384.72 |
| 28 | 37.57 | 31.06 | 33.56 | 37.57 | 133.17 | 170.43 | 209.42 | 250.25 | 293.01 | 337.78 | 384.68 |
| 29 | 37.65 | 31.07 | 33.58 | 37.60 | 133.19 | 170.44 | 209.44 | 250.26 | 293.00 | 337.76 | 384.64 |
| 30 | 37.74 | 31.08 | 33.60 | 37.63 | 133.23 | 170.48 | 209.47 | 250.28 | 293.01 | 337.75 | 384.61 |
| 31 | 37.84 | 31.10 | 33.64 | 37.67 | 133.27 | 170.53 | 209.51 | 250.32 | 293.03 | 337.75 | 384.59 |
| 32 | 37.94 | 31.12 | 33.67 | 37.71 | 133.33 | 170.58 | 209.57 | 250.36 | 293.06 | 337.76 | 384.58 |
| 33 | 38.07 | 31.14 | 33.71 | 37.77 | 133.40 | 170.66 | 209.64 | 250.43 | 293.11 | 337.80 | 384.59 |
| 34 | 38.20 | 31.17 | 33.77 | 37.85 | 133.49 | 170.76 | 209.74 | 250.52 | 293.19 | 337.86 | 384.63 |
| 35 | 38.35 | 31.22 | 33.84 | 37.95 | 133.60 | 170.88 | 209.86 | 250.64 | 293.30 | 337.96 | 384.69 |
| 36 | 38.52 | 31.25 | 33.92 | 38.05 | 133.73 | 171.02 | 210.01 | 250.79 | 293.45 | 338.08 | 384.79 |
| 37 | 38.71 | 31.31 | 34.01 | 38.18 | 133.88 | 171.20 | 210.20 | 250.99 | 293.64 | 338.25 | 384.92 |
| 38 | 38.92 | 31.36 | 34.12 | 38.33 | 134.07 | 171.42 | 210.44 | 251.23 | 293.87 | 338.45 | 385.09 |
| 39 | 39.16 | 31.44 | 34.25 | 38.52 | 134.31 | 171.69 | 210.74 | 251.53 | 294.16 | 338.71 | 385.29 |
| 40 | 39.42 | 31.51 | 34.41 | 38.75 | 134.60 | 172.01 | 211.09 | 251.88 | 294.49 | 339.00 | 385.51 |
| 41 | 39.72 | 31.62 | 34.61 | 39.03 | 134.93 | 172.40 | 211.49 | 252.29 | 294.87 | 339.32 | 385.74 |
| 42 | 40.06 | 31.74 | 34.83 | 39.33 | 135.32 | 172.83 | 211.95 | 252.74 | 295.28 | 339.65 | 385.97 |
| 43 | 40.44 | 31.88 | 35.08 | 39.69 | 135.75 | 173.31 | 212.45 | 253.22 | 295.70 | 339.99 | 386.20 |
| 44 | 40.87 | 32.02 | 35.37 | 100.08 | 136.22 | 173.84 | 212.98 | 253.71 | 296.13 | 340.33 | 386.42 |
| 45 | 41.35 | 32.20 | 35.68 | 100.52 | 136.74 | 174.39 | 213.53 | 254.23 | 296.57 | 340.67 | 386.63 |
| 46 | 41.89 | 32.37 | 36.02 | 100.98 | 137.27 | 174.96 | 214.09 | 254.75 | 297.02 | 341.00 | 386.81 |
| 47 | 42.49 | 32.58 | 36.39 | 101.46 | 137.83 | 175.55 | 214.67 | 255.29 | 297.47 | 341.33 | 386.98 |
| 48 | 43.17 | 32.79 | 36.77 | 101.96 | 138.40 | 176.15 | 215.28 | 255.83 | 297.92 | 341.64 | 387.11 |
| 49 | 43.92 | 33.01 | 37.15 | 102.46 | 138.99 | 176.78 | 215.89 | 256.40 | 298.38 | 341.96 | 387.26 |
| 50 | 44.76 | 33.23 | 37.55 | 103.01 | 139.63 | 177.46 | 216.56 | 257.00 | 298.87 | 342.30 | 387.40 |
| 51 | 45.70 | 33.47 | 37.99 | 103.60 | 140.31 | 178.18 | 217.27 | 257.65 | 299.41 | 342.66 | 387.55 |
| 52 | 46.73 | 33.73 | 38.47 | 104.23 | 141.05 | 178.97 | 218.05 | 258.36 | 300.00 | 343.06 | 387.71 |
| 53 | 47.88 | 34.02 | 38.98 | 104.92 | 141.85 | 179.83 | 218.90 | 259.14 | 300.64 | 343.50 | 387.89 |
| 54 | 49.16 | 34.32 | 39.54 | 105.66 | 142.72 | 180.76 | 219.83 | 259.99 | 301.34 | 343.99 | 388.10 |
| 55 | 50.56 | 34.66 | 70.15 | 106.47 | 143.68 | 181.78 | 220.84 | 260.92 | 302.11 | 344.53 | 388.34 |
| 56 | 52.12 | 35.01 | 70.79 | 107.36 | 144.71 | 182.89 | 221.94 | 261.93 | 302.95 | 345.12 | 388.60 |
| 57 | 53.83 | 35.41 | 71.51 | 108.32 | 145.83 | 184.09 | 223.13 | 263.03 | 303.87 | 345.75 | 388.86 |
| 58 | 55.72 | 35.83 | 72.28 | 109.35 | 147.04 | 185.37 | 224.41 | 264.20 | 304.82 | 346.40 | 389.10 |
| 59 | 57.79 | 36.28 | 73.10 | 110.44 | 148.31 | 186.75 | 225.78 | 265.44 | 305.82 | 347.05 | 389.28 |
| 60 | 60.07 | 36.76 | 73.97 | 111.61 | 149.68 | 188.22 | 227.21 | 266.73 | 306.85 | 347.68 | 389.40 |

NET PREMIUMS AND RESERVE VALUES PER \$1,000

Twenty-Year Endowment Policy.

AMERICAN EXPERIENCE 4 PER CENT.

| Age at Issue. | RESERVES AT THE END OF | | | | | | | | | |
|---------------|------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| | 11th Year. | 12th Year. | 13th Year. | 14th Year. | 15th Year. | 16th Year. | 17th Year. | 18th Year. | 19th Year. | 20th Year. |
| 20 | \$434.31 | \$485.91 | \$539.99 | \$596.68 | \$656.12 | \$718.45 | \$783.83 | \$852.43 | \$924.42 | \$1,000.00 |
| 21 | 434.24 | 485.84 | 539.91 | 596.59 | 656.03 | 718.36 | 783.75 | 852.36 | 924.37 | 1,000.00 |
| 22 | 434.18 | 485.76 | 539.82 | 596.50 | 655.93 | 718.27 | 783.66 | 852.28 | 924.33 | 1,000.00 |
| 23 | 434.12 | 485.69 | 539.74 | 596.41 | 655.84 | 718.16 | 783.56 | 852.20 | 924.28 | 1,000.00 |
| 24 | 434.05 | 485.61 | 539.66 | 596.32 | 655.73 | 718.06 | 783.46 | 852.12 | 924.23 | 1,000.00 |
| 25 | 433.99 | 485.54 | 539.57 | 596.21 | 655.62 | 717.94 | 783.35 | 852.03 | 924.17 | 1,000.00 |
| 26 | 433.93 | 485.46 | 539.47 | 596.10 | 655.50 | 717.82 | 783.23 | 851.93 | 924.11 | 1,000.00 |
| 27 | 433.87 | 485.38 | 539.37 | 595.99 | 655.37 | 717.69 | 783.11 | 851.82 | 924.04 | 1,000.00 |
| 28 | 433.81 | 485.30 | 539.27 | 595.87 | 655.24 | 717.55 | 782.97 | 851.71 | 923.97 | 1,000.00 |
| 29 | 433.75 | 485.22 | 539.17 | 595.75 | 655.10 | 717.40 | 782.83 | 851.58 | 923.89 | 1,000.00 |
| 30 | 433.70 | 485.14 | 539.07 | 595.62 | 654.96 | 717.25 | 782.68 | 851.45 | 923.80 | 1,000.00 |
| 31 | 433.65 | 485.07 | 538.97 | 595.50 | 654.82 | 717.08 | 782.51 | 851.30 | 923.70 | 1,000.00 |
| 32 | 433.62 | 485.01 | 538.88 | 595.38 | 654.66 | 716.92 | 782.33 | 851.14 | 923.59 | 1,000.00 |
| 33 | 433.60 | 484.96 | 538.80 | 595.26 | 654.51 | 716.74 | 782.14 | 850.96 | 923.47 | 1,000.00 |
| 34 | 433.61 | 484.93 | 538.72 | 595.14 | 654.35 | 716.54 | 781.92 | 850.76 | 923.34 | 1,000.00 |
| 35 | 433.64 | 484.92 | 538.66 | 595.03 | 654.18 | 716.32 | 781.69 | 850.54 | 923.19 | 1,000.00 |
| 36 | 433.70 | 484.92 | 538.61 | 594.90 | 653.99 | 716.08 | 781.42 | 850.29 | 923.02 | 1,000.00 |
| 37 | 433.78 | 484.94 | 538.55 | 594.76 | 653.77 | 715.81 | 781.12 | 850.01 | 922.83 | 1,000.00 |
| 38 | 433.88 | 484.97 | 538.48 | 594.60 | 653.53 | 715.50 | 780.78 | 849.69 | 922.62 | 1,000.00 |
| 39 | 434.01 | 484.99 | 538.40 | 594.42 | 653.25 | 715.15 | 780.40 | 849.34 | 922.38 | 1,000.00 |
| 40 | 434.13 | 485.00 | 538.30 | 594.20 | 652.93 | 714.75 | 779.97 | 848.94 | 922.12 | 1,000.00 |
| 41 | 434.25 | 485.01 | 538.18 | 593.95 | 652.57 | 714.30 | 779.48 | 848.50 | 921.82 | 1,000.00 |
| 42 | 434.37 | 484.99 | 538.02 | 593.65 | 652.14 | 713.79 | 778.93 | 847.99 | 921.48 | 1,000.00 |
| 43 | 434.47 | 484.94 | 537.82 | 593.30 | 651.66 | 713.20 | 778.31 | 847.42 | 921.10 | 1,000.00 |
| 44 | 434.54 | 484.86 | 537.56 | 592.88 | 651.09 | 712.53 | 777.60 | 846.78 | 920.67 | 1,000.00 |
| 45 | 434.59 | 484.73 | 537.25 | 592.39 | 650.45 | 711.77 | 776.80 | 846.06 | 920.19 | 1,000.00 |
| 46 | 434.60 | 484.55 | 536.88 | 591.82 | 649.71 | 710.91 | 775.90 | 845.24 | 919.65 | 1,000.00 |
| 47 | 434.59 | 484.33 | 536.44 | 591.17 | 648.87 | 709.94 | 774.89 | 844.33 | 919.05 | 1,000.00 |
| 48 | 434.54 | 484.06 | 535.93 | 590.43 | 647.92 | 708.85 | 773.76 | 843.31 | 918.37 | 1,000.00 |
| 49 | 434.45 | 483.73 | 535.34 | 589.59 | 646.86 | 707.64 | 772.49 | 842.17 | 917.62 | 1,000.00 |
| 50 | 434.35 | 483.36 | 534.68 | 588.66 | 645.70 | 706.30 | 771.10 | 840.91 | 916.78 | 1,000.00 |
| 51 | 434.23 | 482.95 | 533.97 | 587.65 | 644.41 | 704.81 | 769.55 | 839.51 | 915.84 | 1,000.00 |
| 52 | 434.11 | 482.51 | 533.20 | 586.54 | 643.01 | 703.19 | 767.84 | 837.96 | 914.80 | 1,000.00 |
| 53 | 433.99 | 482.05 | 532.37 | 585.33 | 641.46 | 701.39 | 765.96 | 836.25 | 913.65 | 1,000.00 |
| 54 | 433.87 | 481.55 | 531.45 | 584.01 | 639.76 | 699.41 | 763.88 | 834.34 | 912.38 | 1,000.00 |
| 55 | 433.74 | 481.00 | 530.45 | 582.55 | 637.88 | 697.21 | 761.55 | 832.23 | 910.97 | 1,000.00 |
| 56 | 433.59 | 480.38 | 529.32 | 580.91 | 635.77 | 694.75 | 758.98 | 829.90 | 909.42 | 1,000.00 |
| 57 | 433.40 | 479.66 | 528.05 | 579.06 | 633.40 | 692.02 | 756.13 | 827.34 | 907.71 | 1,000.00 |
| 58 | 433.13 | 478.82 | 526.57 | 576.96 | 630.76 | 689.00 | 753.02 | 824.52 | 905.82 | 1,000.00 |
| 59 | 432.76 | 477.80 | 524.87 | 574.61 | 627.86 | 685.73 | 749.64 | 821.47 | 903.74 | 1,000.00 |
| 60 | 432.26 | 476.61 | 522.98 | 572.07 | 624.77 | 682.26 | 746.04 | 818.17 | 901.46 | 1,000.00 |

EXPECTATION OF LIFE, Etc.

According to the American Experience Table of Mortality.

| Age. | No. of years Expectation of Life. | No. Dying of each 1000 annually. | Age. | No. of years Expectation of Life. | No. Dying of each 1000 annually. |
|------|---|--|------|---|--|
| 20 | 42.20 | 7.81 | 58 | 15.39 | 22.94 |
| 21 | 41.53 | 7.85 | 59 | 14.74 | 24.72 |
| 22 | 40.85 | 7.90 | 60 | 14.09 | 26.69 |
| 23 | 40.17 | 7.95 | 61 | 13.47 | 28.88 |
| 24 | 39.49 | 8.01 | 62 | 12.86 | 31.29 |
| 25 | 38.81 | 8.07 | 63 | 12.26 | 33.94 |
| 26 | 38.11 | 8.13 | 64 | 11.67 | 36.87 |
| 27 | 37.43 | 8.19 | 65 | 11.10 | 40.13 |
| 28 | 36.73 | 8.27 | 66 | 10.54 | 43.71 |
| 29 | 36.03 | 8.34 | 67 | 10.00 | 47.65 |
| 30 | 35.33 | 8.42 | 68 | 9.47 | 52.00 |
| 31 | 34.62 | 8.51 | 69 | 8.97 | 56.78 |
| 32 | 33.92 | 8.61 | 70 | 8.48 | 61.99 |
| 33 | 33.21 | 8.71 | 71 | 8.00 | 67.66 |
| 34 | 32.50 | 8.83 | 72 | 7.55 | 73.73 |
| 35 | 31.78 | 8.95 | 73 | 7.11 | 80.18 |
| 36 | 31.07 | 9.09 | 74 | 6.68 | 87.03 |
| 37 | 30.35 | 9.24 | 75 | 6.27 | 94.37 |
| 38 | 29.62 | 9.41 | 76 | 5.88 | 102.31 |
| 39 | 28.90 | 9.59 | 77 | 5.49 | 111.06 |
| 40 | 28.18 | 9.79 | 78 | 5.11 | 120.83 |
| 41 | 27.45 | 10.01 | 79 | 4.74 | 131.73 |
| 42 | 26.72 | 10.25 | 80 | 4.39 | 144.47 |
| 43 | 25.99 | 10.52 | 81 | 4.05 | 158.60 |
| 44 | 25.27 | 10.82 | 82 | 3.71 | 174.30 |
| 45 | 24.54 | 11.17 | 83 | 3.39 | 191.56 |
| 46 | 23.80 | 11.56 | 84 | 3.08 | 211.36 |
| 47 | 23.08 | 12.00 | 85 | 2.77 | 235.55 |
| 48 | 22.36 | 12.52 | 86 | 2.47 | 265.68 |
| 49 | 21.63 | 13.10 | 87 | 2.18 | 303.02 |
| 50 | 20.91 | 13.78 | 88 | 1.91 | 346.69 |
| 51 | 20.20 | 14.54 | 89 | 1.66 | 395.86 |
| 52 | 19.49 | 15.39 | 90 | 1.42 | 454.54 |
| 53 | 18.79 | 16.34 | 91 | 1.19 | 532.46 |
| 54 | 18.09 | 17.40 | 92 | .98 | 634.25 |
| 55 | 17.40 | 18.58 | 93 | .80 | 734.17 |
| 56 | 16.72 | 19.88 | 94 | .64 | 857.14 |
| 57 | 16.05 | 21.33 | 95 | .50 | 1000.00 |

**INSURABLE VALUE OF A MAN WHOSE SURPLUS EARNINGS ARE \$1,000
ANNUALLY, BASED ON THE EXPECTATION OF LIFE WITH INTEREST AT
FOUR PER CENT.**

| No. of years of expectation. | Insurable value. | No. of years of expectation. | Insurable value. | No. of years of expectation. | Insurable value. | No. of years of expectation. | Insurable value. |
|---------------------------------|---------------------|---------------------------------|---------------------|---------------------------------|---------------------|---------------------------------|---------------------|
| 14 | \$10,563 | 21 | \$14,029 | 28 | \$16,663 | 35 | \$18,664 |
| 15 | 11,118 | 22 | 14,451 | 29 | 16,983 | 36 | 18,908 |
| 16 | 11,652 | 23 | 14,856 | 30 | 17,292 | 37 | 19,142 |
| 17 | 12,165 | 24 | 15,247 | 31 | 17,588 | 38 | 19,367 |
| 18 | 12,659 | 25 | 15,622 | 32 | 17,873 | 39 | 19,584 |
| 19 | 13,134 | 26 | 15,982 | 33 | 18,147 | 40 | 19,792 |
| 20 | 13,590 | 27 | 16,329 | 34 | 18,411 | | |

EXPLANATION.—*For what amount ought a man to insure his life in order that his family and estate may suffer no loss in case of his premature death?* At age 51 the expectation of life is twenty years (see table on preceding page). In the above table opposite 20, in column "No. of years of expectation," you will find the answer, \$13,590, and so on for other ages. To state it more clearly: An annuity bond paying \$1,000 annually, having twenty years to run, assuming interest @ 4% per annum, has a present value of \$13,590.30. That is to say, if \$13,590.30 be put at interest (4%) and \$1,000 be withdrawn annually it will last just twenty years—and no longer. It will yield twenty annual payments of \$1,000 each—and no more.

NUMBER OF YEARS THAT WOULD ELAPSE BEFORE THE SAME ANNUAL PAYMENT (AS PREMIUM), WHICH IS REQUIRED TO SECURE \$1,000 INSURANCE IN EVENT OF DEATH AT ANY MOMENT, WOULD REALIZE \$1,000, IF OTHERWISE INVESTED AT 5 PER CENT. COMPOUND INTEREST.

| Age. | Annual Premium. | Insurance at once in event of death. | Annual investment otherwise made. | No. of years Invested. | Will furnish as a five per cent. result if completed. |
|------|--------------------|---|--|------------------------------|--|
| 25 | \$20.50 | \$1,000 | \$21.00 | 25 | \$1,052.37 |
| 30 | 23.30 | 1,000 | 23.00 | 24 | 1,074.72 |
| 35 | 27.10 | 1,000 | 27.00 | 21 | 1,012.63 |
| 40 | 32.20 | 1,000 | 32.00 | 19 | 1,026.11 |
| 45 | 39.10 | 1,000 | 39.00 | 16 | 968.76 |
| 50 | 48.50 | 1,000 | 49.00 | 14 | 1,008.37 |
| 55 | 61.60 | 1,000 | 62.00 | 12 | 1,036.20 |
| 60 | 79.90 | 1,000 | 80.00 | 10 | 1,056.56 |

PER CENT. THAT LIVE TO THE END OF A TERM OF YEARS,
according to the American Experience Table of Mortality.

| Age. | End of 10 years. | End of 15 years. | End of 20 years. | End of 25 years. | End of 30 years. | End of 35 years. |
|------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| 25 | 91.90 | 87.73 | 83.33 | 78.40 | 72.52 | 65.05 |
| 26 | 91.82 | 87.57 | 83.05 | 77.95 | 71.75 | 63.80 |
| 27 | 91.73 | 87.41 | 82.76 | 77.45 | 70.90 | 62.49 |
| 28 | 91.63 | 87.23 | 82.45 | 76.89 | 69.96 | 61.04 |
| 29 | 91.53 | 87.03 | 82.09 | 76.28 | 68.92 | 59.46 |
| 30 | 91.41 | 86.81 | 81.70 | 75.57 | 67.79 | 57.75 |
| 31 | 91.29 | 86.57 | 81.26 | 74.79 | 66.54 | 55.90 |
| 32 | 91.15 | 86.31 | 80.76 | 73.93 | 65.17 | 53.92 |
| 33 | 91.00 | 86.01 | 80.21 | 72.98 | 63.68 | 51.79 |
| 34 | 90.83 | 85.68 | 79.59 | 71.94 | 62.06 | 49.53 |
| 35 | 90.65 | 85.31 | 78.91 | 70.78 | 60.30 | 47.14 |
| 36 | 90.45 | 84.90 | 78.14 | 69.52 | 58.41 | 44.61 |
| 37 | 90.22 | 84.43 | 77.29 | 68.13 | 56.37 | 41.98 |
| 38 | 89.97 | 83.90 | 76.34 | 66.61 | 54.18 | 39.24 |
| 39 | 89.69 | 83.32 | 75.30 | 64.96 | 51.85 | 36.44 |
| 40 | 89.37 | 82.66 | 74.15 | 63.17 | 49.38 | 33.59 |
| 41 | 89.01 | 81.93 | 72.89 | 61.24 | 46.78 | 30.72 |
| 42 | 88.60 | 81.11 | 71.50 | 59.15 | 44.05 | 27.86 |
| 43 | 88.14 | 80.20 | 69.98 | 56.92 | 41.23 | 25.01 |
| 44 | 87.63 | 79.20 | 68.32 | 54.53 | 38.32 | 22.23 |
| 45 | 87.04 | 78.08 | 66.52 | 52.00 | 35.37 | 19.51 |
| 46 | 86.39 | 77.86 | 64.57 | 49.33 | 32.40 | 16.88 |
| 47 | 85.66 | 75.51 | 62.47 | 46.53 | 29.42 | 14.37 |
| 48 | 84.85 | 74.04 | 60.22 | 43.62 | 26.47 | 12.01 |
| 49 | 83.96 | 72.42 | 57.81 | 40.63 | 23.57 | 9.83 |
| 50 | 82.97 | 70.68 | 55.25 | 37.59 | 20.74 | 7.86 |
| 51 | 81.88 | 68.80 | 52.55 | 34.52 | 17.90 | ..... |
| 52 | 80.69 | 66.76 | 49.72 | 31.44 | 15.36 | ..... |
| 53 | 79.39 | 64.57 | 46.77 | 28.35 | 12.86 | ..... |
| 54 | 77.97 | 62.23 | 43.74 | 25.37 | 10.59 | ..... |
| 55 | 76.42 | 59.74 | 40.64 | 22.42 | 8.50 | ..... |
| 56 | 74.74 | 57.09 | ..... | ..... | ..... | ..... |
| 57 | 72.93 | 54.31 | ..... | ..... | ..... | ..... |
| 58 | 70.97 | 51.40 | ..... | ..... | ..... | ..... |
| 59 | 68.86 | 48.39 | ..... | ..... | ..... | ..... |
| 60 | 66.59 | 45.30 | ..... | ..... | ..... | ..... |

NOTE.—This table is valuable in talking Endowment Insurance. Example: At age 35, out of 1000 persons who insure on the Twenty Year Endowment Plan, 789 live to the end of the Endowment term. Or, there are 78 chances in 100 of living to draw the endowment to 21 chances of dying during the endowment period of twenty years.

INDEX.

| | PAGE. |
|--|---------|
| ÆTNA—Application Agreement..... | 6 |
| Policies | 4-13 |
| Premium Rates | 167 |
| BERKSHIRE—Application Agreement..... | 16 |
| Policy | 14-15 |
| Premium Rates | 168 |
| CONNECTICUT GENERAL—Application Agreement..... | 19 |
| Policy | 17-19 |
| Premium Rates | 169 |
| CONNECTICUT MUTUAL—Application Agreement..... | 27 |
| Policy..... | 20-27 |
| Premium Rates | 170 |
| EQUITABLE OF IOWA—Application Agreement | 31 |
| Cash Values Guaranteed..... | 214-215 |
| Policy..... | 28-30 |
| Premium Rates | 171 |
| EQUITABLE OF NEW YORK—Application Agreement..... | 33-34 |
| Cash Values Guaranteed | 210-213 |
| Illustrations of Tontine Results..... | 198-201 |
| Paid-up Values..... | 221-223 |
| Policies | 32-38 |
| Premium Rates | 172 |
| GERMANIA—Application Agreement | 41 |
| Cash Values Guaranteed..... | 214-215 |
| Policy..... | 39-40 |
| Premium Rates | 173 |
| HOME—Application Agreement..... | 44-47 |
| Policies | 42-46 |
| Premium Rates | 174 |
| JOHN HANCOCK—Application Agreement..... | 51 |
| Policy..... | 48-50 |
| Premium Rates | 175 |

| | PAGE. |
|---|---------------|
| MANHATTAN—Application Agreement..... | 53 |
| Cash Values Guaranteed..... | 214-215 |
| Policies..... | 52-55 |
| Premium Rates..... | 176 |
| MASSACHUSETTS MUTUAL—Application Agreement..... | 60 |
| Policy..... | 56-60 |
| Premium Rates..... | 177 |
| MICHIGAN MUTUAL—Application Agreement..... | 64 |
| Policies..... | 61-66 |
| Premium Rates..... | 178 |
| MUTUAL BENEFIT—Application Agreement..... | 75-76 |
| Annuity Bond..... | 74-75 |
| Policies..... | 67-75 |
| Premium Rates..... | 179 |
| MUTUAL OF NEW YORK—Application Agreement..... | 79 |
| Cash Values Guaranteed..... | 210, 212, 213 |
| Estimated Results..... | 202-205 |
| Paid-up Values..... | 224 |
| Policies—Consol, etc..... | 77-83 |
| Premium Rates..... | 181 |
| MUTUAL OF KENTUCKY—Application Agreement..... | 86 |
| Cash Values Guaranteed..... | 214-215 |
| Policy..... | 84-86 |
| Premium Rates..... | 180 |
| NATIONAL—Application Agreement..... | 89 |
| Policies..... | 87-91 |
| Premium Rates..... | 182 |
| NEW ENGLAND—Application Agreement..... | 95 |
| Policy..... | 92-95 |
| Premium Rates..... | 183 |
| NEW YORK—Application Agreement..... | 99-100 |
| Cash Values Guaranteed..... | 210-213 |
| Combination Policy Term and Life Distribution Cash Values..... | 220 |
| Illustrations of Tontine Results..... | 206-209 |
| Paid-up Values..... | 225 |
| Policies..... | 96-112 |
| Premium Rates..... | 184-185 |
| NORTHWESTERN—Application Agreement..... | 115 |
| Annuity..... | 116-118 |
| Cash Values Guaranteed..... | 216-217 |